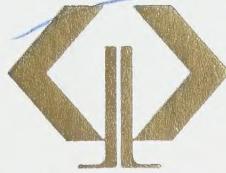


100<sup>th</sup>

*Annual Report 1966*

*CIBC*



**CANADIAN IMPERIAL  
BANK OF COMMERCE**



*The Head Office Building: 1867 and today. A few weeks before Confederation the Bank first opened for business at the corner of Yonge and Colborne Streets in Toronto. The Head Office and principal branch were combined until the steady development of the Bank's operations led to a separation of these functions and a move to larger premises in 1890. The present Head Office Building at 25 King Street West, completed in 1931, is a familiar landmark to millions of Canadians.*



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# *100th Annual Report*

FOR THE YEAR ENDED OCTOBER 31, 1966

CAPITAL AUTHORIZED.....	\$ 125,000,000
CAPITAL PAID UP.....	\$ 69,680,000
REST, UNDIVIDED PROFITS.....	\$ 249,723,264
TOTAL RESOURCES.....	\$6,594,867,487



**CANADIAN IMPERIAL  
BANK OF COMMERCE**

**DIRECTORS**

*Chairman*

N. J. MCKINNON, LL.D.

*Vice-Chairman*

J. P. R. WADSWORTH

*Vice-Chairman*

H. W. THOMSON

*President*

WILLIAM M. CURRIE

*Vice-Presidents*

E. G. BURTON, C.B.E.

E. C. GILL, LL.D., F.S.A.

J. GRANT GLASSCO, O.B.E., F.C.A.

**A. W. BAILLIE**

*President and Managing Director,  
Bowes Company Limited* - - - - - *Toronto*

**J. D. BARRINGTON, B.A.Sc.**

*President and Managing Director,  
McIntyre Porcupine Mines Limited* - - - - - *Toronto*

**GEORGE M. BLACK, JR.**

*Director, Argus Corporation Limited* - - - - - *Toronto*

**HENRY BORDEN, C.M.G., Q.C.**

*Director, Brazilian Light and Power  
Company Limited* - - - - - *Toronto*

**J. A. BOYD**

*Vice-Chairman, Canadian Marconi Company* - - - - *Toronto*

**J. M. BUCHANAN**

*Director, British Columbia Packers Limited* - - - *Vancouver*

**HON. JOHN V. CLYNE**

*Chairman and Chief Executive Officer,  
MacMillan Bloedel Limited* - - - - - *Vancouver*

**R. W. COOPER**

*President,  
Cooper Construction Company (Eastern) Limited* - - *Hamilton*

**PETER D. CURRY, LL.D.**

*President, Peter D. Curry & Co. Ltd.* - - - - *Winnipeg*

**IAN D. DAVIDSON, C.B.E.**

*Vice-President, The Western Assurance Company* - - *Toronto*

**NELSON M. DAVIS**

*Chairman, N. M. Davis Corporation Limited* - - - - *Toronto*

**M. A. EAST**

*President, John East Iron Works Limited* - - - - *Saskatoon*

**ALBERT L. FAIRLEY, JR., B.Sc.**

*President, Hollinger Consolidated Gold Mines, Limited* *Montreal*

**HON. GEORGE B. FOSTER, Q.C.**

*Director, The Travelers Insurance Company* - - - - *Montreal*

**P. M. FOX, D.C.L., D.Sc.F.**

*Chairman, The Great Lakes Paper Company Limited* - *Montreal*

**A. P. FRAME, D.Sc.**

*Director, Columbian Carbon (Canada) Ltd.* - - - - *Toronto*

**HORACE J. FRASER, Ph.D., P.Eng. (Ontario)**

*President and Managing Director,  
Falconbridge Nickel Mines Limited* - - - - - *Toronto*

**ELIOT S. FROSST**

*Director, Canada Permanent Trust Company* - - - - *Montreal*

**ALLAN GRAYDON, Q.C.**

*Senior Partner, Blake, Cassels & Graydon* - - - - *Toronto*

**SYDNEY M. HERMANT**

*President, Imperial Optical Company Ltd.* - - - - *Toronto*

**EDGAR L. HICKMAN**

*President and Managing Director,  
A. E. Hickman Co. Limited* - - - - - *St. John's, Nfld.*

REED O. HUNT	Chairman and Chief Executive Officer, Crown Zellerbach Corporation - - - - -	San Francisco	GRAHAM MORROW, O.B.E.	Chairman, The Western Assurance Company - - -	Toronto
G. R. HUNTER, M.B.E., Q.C., LL.B.	Partner, Pitblado, Hoskin & Company - - - - -	Winnipeg	J. GEOFFREY NOTMAN, O.B.E., P.Eng.	Director, Canadair Limited - - - - -	Montreal
M. E. JONES, Q.C., LL.B.	A Senior Partner, Chambers, Saucier, Jones, Peacock, Black, Gain and Stratton - - - - -	Calgary	T. O. PETERSON	Chairman and Chief Executive Officer, The Investors Group - - - - -	Winnipeg
H. J. LANG	President and Chief Executive Officer, Canada Iron Foundries, Limited - - - - -	Montreal	MAJ.-GEN. HON. E. C. PLOW, C.B.E., D.S.O., C.D., D.C.L.	Formerly Lieutenant-Governor, Province of Nova Scotia - - - - -	Halifax
J. D. LEITCH	Chairman, Maple Leaf Mills Limited - - - - -	Toronto	ALFRED POWIS	Vice-President, Noranda Mines, Limited - - - - -	Toronto
JEAN-CHARLES LOFFICIER	General Manager, Ciments Lafarge S.A. - - -	Paris, France	JAMES A. RICHARDSON	Chairman and Chief Executive Officer, James Richardson & Sons, Limited - - - - -	Winnipeg
M. W. MACKENZIE, C.M.G., C.A.	Chairman of the Finance Committee, Chemcell Limited - - - - -	Montreal	J. E RICHARDSON, LL.B.	President and Chief Executive Officer, British Columbia Telephone Company - - - - -	Vancouver
HON. GEORGE C. MARLER, P.C., M.L.C., B.C.L., LL.D.	Chairman, Lafarge Cement Quebec, Ltd. - - - - -	Montreal	ROBERT G. ROGERS	President and Chief Executive Officer, Crown Zellerbach Canada Limited - - - - -	Vancouver
H. L. McCULLOCH	Chairman, Gore Mutual Insurance Company - - - - -	Galt	RHYS M. SALE, LL.D., D.Sc.	Director, Ford Motor Company of Canada, Limited -	Toronto
JOHN A. McDUGALD	Chairman and President, Crown Trust Company - - -	Toronto	J. D. SIMPSON	Chairman, Placer Development, Limited - - - - -	Vancouver
W. F. MCLEAN	President, Canada Packers Limited - - - - -	Toronto	J. HERBERT SMITH, D.Sc.	President, Canadian General Electric Company Limited	Toronto
ALLEN A. McMARTIN	Chairman, Hollinger Consolidated Gold Mines, Limited	Bermuda	A. A. THORNBROUGH, B.Sc., M.A.	President, Massey-Ferguson Limited - - - - -	Toronto
ANDRÉ MONAST, Q.C.	Partner, St-Laurent, Monast, Desmeules & Walters -	Quebec	W. P. WALKER, O.B.E.	President, Mindustrial Corporation Limited - - - - -	Toronto

#### CHIEF GENERAL MANAGER

L. G. GREENWOOD

## CHAIRMAN'S MESSAGE

At the time of this 100th Annual Report, all of us associated with the Bank can review with satisfaction the progress made during the past century.

Our concentration, however, is not on the past; it is on the year just ended, and the years ahead. The extent and diversity of the Bank's business today are vastly changed from what they were in the earliest years of our development. Methods have advanced from quill pen to computer; services have expanded to keep pace with the changing needs of our customers; numbers of shareholders, customers and personnel have increased steadily, and volume of business has multiplied to make this Bank one of the world's largest.

In the next century we may expect further extensive changes. An important task of the Directors and of Management at all levels is to analyze trends, and prepare for new opportunities for service, efficiency and growth. To this task the Bank will continue to bring its strongest effort.

It is appropriate that we shall celebrate our centennial in the same year as that of Canada. As we salute the accomplishments of the century past, it is essential, for the Bank as for the great nation we serve, to move forward with vigour and realism to meet the challenges of the century ahead. The present owes its appreciation to the past and its dedication to the future.



*To commemorate the 1864 meeting of the Fathers of Confederation, a magnificent Memorial Building was opened in 1964 at Charlottetown to house the archives, library, art gallery and theatre. A part of the modern exterior of the new structure can be seen with the Prince Edward Island Legislative Building in the background.*

## PRESIDENT'S ADDRESS

It is a privilege to address you on this occasion, which marks the one hundredth annual general meeting of the shareholders of the Bank.

Counting from 15th May 1867, the date on which The Canadian Bank of Commerce opened for business in premises located a few hundred yards away, the Bank will not have completed its first full century of service to the Canadian public until May of 1967. However, in 1938 the shareholders of The Canadian Bank of Commerce approved an amendment to the by-laws of that Bank which advanced the date of its annual meeting from January to December so that the seventy-first annual general meeting which had been held in January 1938 was followed by the seventy-second annual general meeting on 13th December of the same year. This is the reason our one hundredth annual general meeting is being held in advance of the actual date of our centennial.

The Bank's history has been one of continuous growth since the first year of its modest beginnings when it opened branches in Toronto, St. Catharines and London, Ontario. It has participated each step of the way in the steady evolution of Canada's financial markets, enlarging its facilities decade after decade as the old frontiers receded within our national borders and expanding abroad as new spheres of activity attracted Canadian industry and enterprise. Today, in its hundredth year, a network of some 1400 branches and representative offices stretches from vantage points in the Old World

to the Pacific Coast of Canada and from the Arctic Circle to the Tropics. Through the medium of its banking correspondents, its services are available in every part of the world where there is business to be conducted or where there are people to be served.

During this period the Bank's assets have grown from a total of three million dollars at the close of its first year of operation to the figure which has just been reported to you by the Chief General Manager.

It is on this note that we turn to an examination of the record of 1966.

### *Economic Conditions in Canada*

It is apparent on every hand that the Canadian economy has continued to achieve new records. Much of our industry is operating at levels which are close to capacity, our exports of primary and manufactured products are surpassing all previous figures, our wheat crop is the largest on record and markets for our grain and cereal crops seem to be assured for some time to come. Employment opportunities are running ahead of the growth in our labour force and the overall rate of unemployment is less than four per cent of the labour force. The general picture is one of a prosperous, dynamic nation on the threshold of even greater successes.

The problems of living with prosperity are, however, beginning to come into sharper focus. Inflationary pressures have been increasing with significant acceleration in prices and wages,



*In keeping with technological developments of recent years, the Canadian railways have introduced many improved techniques. These include electronically operated freight yards with computer-controlled freight handling, and automated signalling and train dispatching. The extent of progress is symbolized by the contrast between the modern train, with its air-conditioned coaches and diesel locomotives, and the steam train circa 1867.*



productivity has been slipping, credit has become extremely tight and interest rates outside the chartered banks are at their highest levels in forty years. In recent months, consumers have become aroused by the upward thrust in prices and businessmen have been alerted to the repercussions of inflation as production costs have risen and profit margins have declined. Monetary and fiscal policies have moved in the direction of moderating demand pressures. The steps which have been taken by the federal government include a temporary reduction in capital cost allowances for new investments in plant and equipment, a new refundable tax on business amounting to an additional five per cent on cor-

porate profits, and an increase in personal income taxes amounting on the average to about 9½ per cent. There have also been postponements and reductions in government construction programmes.

The main stimuli to the economy have come from three sources, investment in plant and equipment, exports and government expenditures. Consumer expenditures have risen moderately and outlays for housing have turned down. Imports are continuing to rise as strongly

as exports and there will be another substantial deficit in the current account of the balance of payments.

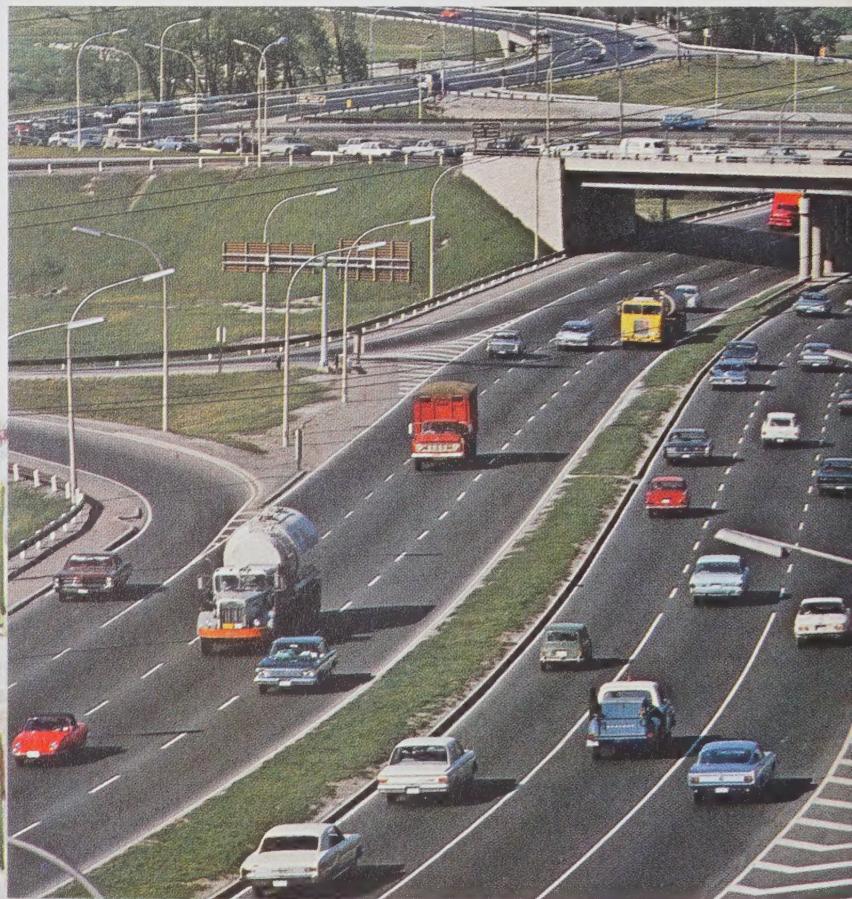
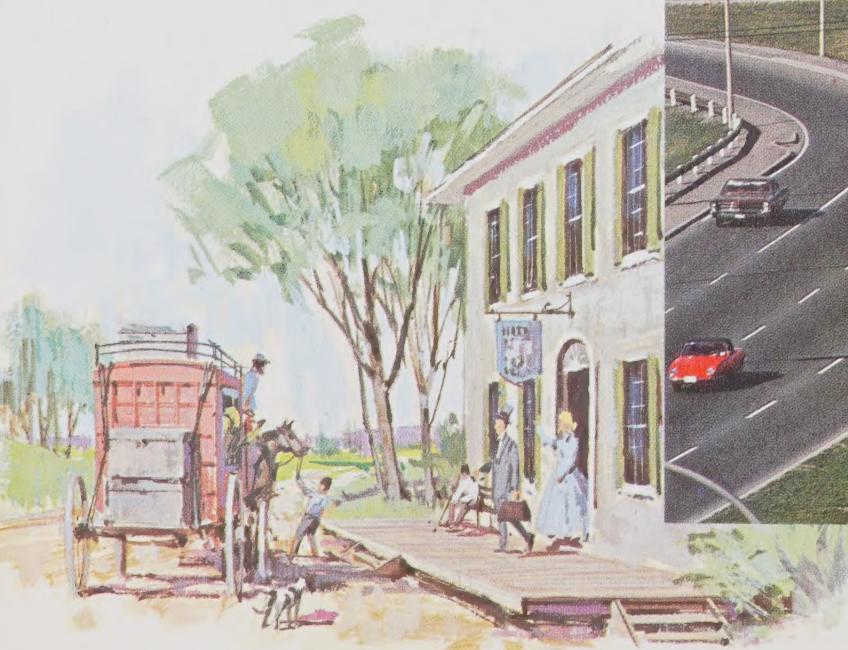
Business investment for plant and equipment is expected to show a year-over-year increase of some twenty per cent, bringing the total for 1966 to over \$9 billion. This is the third consecutive year of rapid increase and it may be that we are witnessing the culmination of the current upsurge in private capital investment. Conditions in the financial markets and the fiscal measures taken by the federal government to encourage the temporary postponement of some capital investment are certainly inducements in that direction. However, because of the large number of projects now under way and the major developments already scheduled to begin next year in certain

industries, for example in the fields of mining and utilities, it does not appear likely that there will be any marked decline in business investment in the immediate future.

Residential construction has shown less strength in 1966 than was anticipated a year ago. Outlays for dwelling-houses were steady in the first half of the year as completions rose but housing starts began declining in the early spring and outlays for the year as a whole will be somewhat less than the \$2.1 billion estimated for 1965. A tight mortgage market and high interest rates have been the major causes of this cutback in residential construction and these factors will continue to have a depressing effect on housing for some time to come.

The stimulus from merchandise exports has been substantial, the year-over-year increase

*These two scenes illustrate one aspect of the dramatic revolution in Canadian transportation which has taken place during the past century. Today, with more than 6,000,000 registered motor vehicles and some 500,000 miles of highways, roads and streets, Canada can be considered as a nation on wheels. Divided highways link communities over long distances, and limited-access throughways speed traffic between central metropolitan and suburban districts.*





Since J. A. D. McCurdy made the first airplane flight in the British Empire at Baddeck, N.S., on February 23, 1909 the development of air transport can be described as one of the marvels of modern times. Planning, research and training over a period of many years have resulted in the efficient operation of aircraft, and airports. Jet aircraft, for passengers and freight, are now in operation on all major routes across Canada, and on routes to many other countries.



in the first nine months being just over twenty per cent. The main increases reflect the high level of business activity in the United States, our principal market, and the Soviet and Chinese contracts for the shipment of wheat and wheat flour. All the principal categories of exports have risen firmly through 1966; the most notable advances have taken place in shipments of highly manufactured goods, particularly automotive products. Nevertheless some narrowing in the margin of increase in exports is showing up because the initial surge in wheat shipments took place in the fall of 1965 and these are now in their second year. Sales to Great Britain have also declined sharply following the austerity measures announced in September. Total exports of merchandise in 1966 are expected to reach about \$10 billion compared with \$8.7 billion last year. This represents an increase of fifteen per cent over last year.

While exports have helped to maintain the strong forward momentum in the Canadian economy, the high level of activity has at the

same time increased the demand for imports, particularly from the United States, so that merchandise imports are rising just about as strongly as exports. When services and other non-merchandise transactions are added to the international trade account, the total volume of both exports and imports of goods and services is showing a substantial increase over 1965. In the result, the deficit in the current account of the balance of payments will probably be close to last year's figure, which was in excess of \$1 billion.

Expenditures at the three levels of government, federal, provincial and municipal, have also accelerated with marked increases in outlays for both capital projects and day-to-day operations. In the first half of this year total outlays for goods and services by all levels of government were running at an annual rate of over \$10.5 billion, some twelve per cent higher than in the first six months of 1965; the corresponding percentage increase last year was nine per cent. Certain government expenditures can be expected to rise as the population increases

and community services are improved, but it is questionable whether in a period of strong demand pressures government spending should be permitted to accelerate quite so sharply. The high volume of construction on highways, buildings and public utilities has contributed to the pressures in the construction industry and the rapid increase in government employment consequent upon extended government participation in social welfare services and other areas has added to the general pressures on the labour market.

The upward trend in consumer spending has moderated. In the main this reflects some levelling out in the domestic sales of automobiles and lack-lustre performance in the sales of home furnishings, major household appliances and electronic products. At the same time, outlays for food, clothing and services have contin-

ued to increase in a strongly rising trend. In October the Consumer Price Index was 4.3 per cent higher than the corresponding figure for October 1965 when the year-over-year increase was only 2.7 per cent. Part of the advance is accounted for by increases in local and provincial sales taxes but the main factor has been the increase in food prices.

The loss of buoyancy in consumer spending seems to be at odds with the continuing strong rise in personal income, but the combination of higher taxes and accelerated price increases is inhibiting the growth of discretionary income. This is the part of an individual's income which is available for spending or saving after provision for essential purchases and taxes. The way in which discretionary income is utilized reflects the personal decisions of many thousands of individuals to spend or not to spend. At present



*The development of public transportation services in Canada is illustrated by the contrast between Montreal's recently-opened Métro and the 19th century horse-drawn street car. Tens of thousands of people travel each day on the rapid transit subway systems in Montreal and in Toronto.*





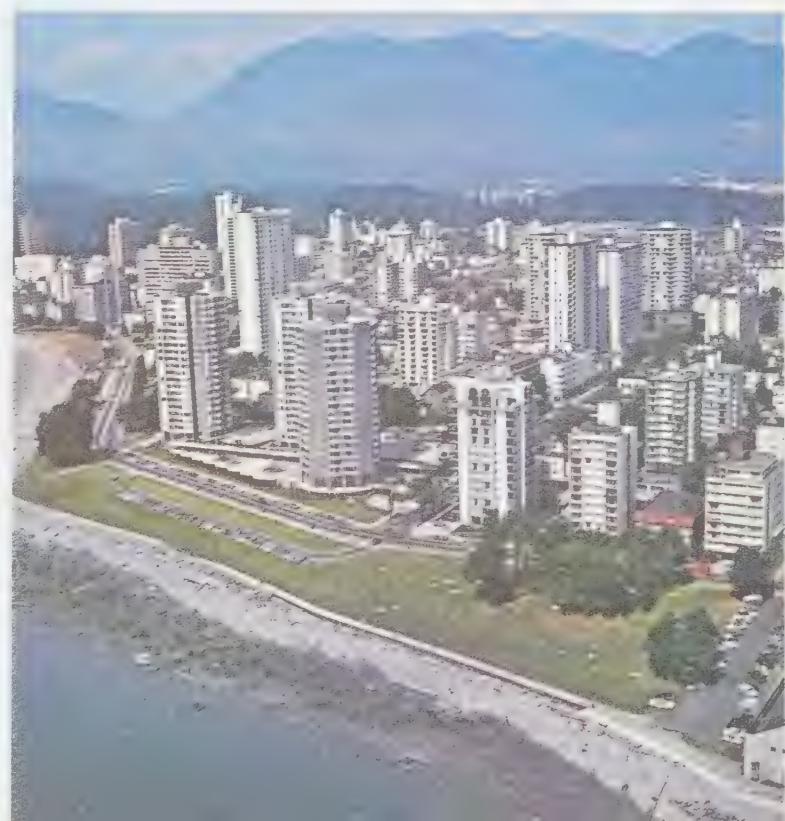
*For many Canadians apartment dwelling is the modern way of living. During recent years skylines of the larger cities have been changed, and streets of Victorian row houses have been replaced, by high-rise apartment buildings. In this apartment complex, tenants enjoy built-in air-conditioning, an indoor swimming pool, a health centre, shopping facilities, underground parking for cars, and beautifully landscaped grounds.*



there appears to be an inclination toward more caution in spending and this may well foreshadow some increased interest in saving.

The foregoing brief review indicates the general pattern of economic activity through 1966. Looking back, it appears that the pressures on productive capacity and labour resources probably reached a peak in the first quarter of the year. This marked the fourth consecutive quarter of increases in Gross National Product at a sustained average rate of  $2\frac{1}{2}$  per cent per quarter estimated in constant dollars. By that time virtually all of the slack in the economy had been taken up and it was not surprising, therefore, that the rate of increase in Gross National Product levelled out in the second quarter. At the same time, the strong upward pressures on prices and substantial wage increases have continued throughout the year. This pattern is typical of the later stages of a business boom when expansionary forces moderate and past

*Apartment buildings in West Vancouver.*



*A striking comparison between old and new buildings is the Toronto City Hall as it was in 1867, and as it is today.*



increases in prices and wages continue to work their way through the economy. For the year as a whole, we expect that the Gross National Product will be in the neighbourhood of \$57 billion, an increase over last year of nine to ten per cent in terms of current dollars and close to four per cent of the increase will be accounted for by higher prices.

The demand for funds to finance this high level of activity has kept the banking system under constant pressure. In the banking system as a whole the ratio of more liquid assets to total Canadian dollar deposit liabilities has been just below thirty per cent for the better part of the past twelve months and the lending policies of

the chartered banks have become very selective. During the twelve-month period ending in October the money supply, that is to say deposits held by the general public and the Government of Canada in the chartered banks plus coin and notes of the Bank of Canada in circulation, increased by some seven per cent whereas the general loans of the chartered banks rose by seven and a half per cent to a total volume of \$10.2 billion.

In the market-place short-term interest rates rose abruptly in the spring and have remained on a high plateau while long-term rates moved up gradually to a peak in August. At the end of October the average yield on 91-day treas-

ury bills was 5.19 per cent compared with 4.15 per cent a year earlier and the average rate on long-term Government of Canada bonds was 5.71 per cent compared with 5.37 per cent in October 1965.

### *Balance of Payments*

As already mentioned, the total deficit in the current account of the balance of payments in 1966 is expected to be close to \$1 billion. The deficit on trade with the United States alone will be approximately \$2 billion but this should be offset to the extent of about fifty per cent by surpluses accruing from our trade with other countries. This conforms to the traditional pattern of our foreign trade transactions, the difference required to finance the deficit being customarily found in the net inflows of short-term and long-term capital from the United States. The pattern of these capital movements varies from year to year and in 1966 that proportion



*Simon Fraser University, Vancouver, is one of Canada's newest scholastic institutions. The unprecedented growth of knowledge during the twentieth century, and the demands for men and women with technical and professional skills, have increased the pressure for more and better educational establishments.*



*Facilities for the shopper today have improved almost unbelievably since the days of the old general store. Modern shopping centres offer customers a wide variety of stores under one roof, often in air-conditioned premises with unique architectural features. The Bank has branches in many such shopping centres across Canada.*



of the capital inflow which is in the form of long-term capital will be larger than was the case last year. This component of the inflow represents funds for direct foreign investment in Canadian enterprises and proceeds of the sale of bonds and stocks by those Canadian corporations, utilities and governments which are in a position to go to the United States market for their requirements. The balance required to bridge the gap, in the current account will come from the inflow of short-term funds, principally in the form of bank deposits and short-term investments and, in the last resort, from changes in the level of Canada's official reserves.

In the first six months of 1966, the net inflow of long-term capital was \$609 million compared with \$262 million in the corresponding period last year, and short-term capital movements during the same period this year resulted in a

net outflow of \$109 million compared with a net inflow of \$422 million during the first six months of 1965. Canada's official reserves of gold and United States dollars plus credits with the International Monetary Fund have remained at approximately U.S. \$2.6 billion, the maximum agreed upon under the arrangement with the United States which exempts new issues of Canadian securities sold in United States markets from the U.S. Interest Equalization Tax.

The inflows of foreign capital required to finance the current account deficit have become more expensive and less readily available because of the increase in the world-wide demand for capital and the increased restraints on international capital movements which reflect such measures as the Interest Equalization Tax and the guidelines on capital flows imposed by the United

*Since the days of "barn raising" the construction industry has revolutionized its methods. One of the most significant innovations has been the use of concrete as an architectural material in a variety of ways. Prestressed concrete is shown at a New Brunswick plant, being stacked for shipment.*



States. Moreover, a number of overseas countries have been relying on high interest rates as one of the principal means of curbing inflation.

#### *Outlook for Next Year*

As we approach 1967, it is apparent that the economy is functioning in more delicate balance than was the case a year ago. Wage and price increases experienced during 1966 have raised the whole level of the domestic cost structure but demand pressures are beginning to moderate as additional productive capacity and manpower resources become available. Monetary and fiscal policies have had some restraining effect and the rise in prices also appears to be having a dampening effect on demand.

The shift to a slower rate of expansion is salutary in some respects but there is reason for concern about our productivity performance in the non-farm industries which has fallen behind that of most industrial countries. Of particular significance is the fact that the Canadian record of output per person in the manufacturing industries has fallen behind that of the United States. This can only mean that there has been some deterioration in our international competitive position.

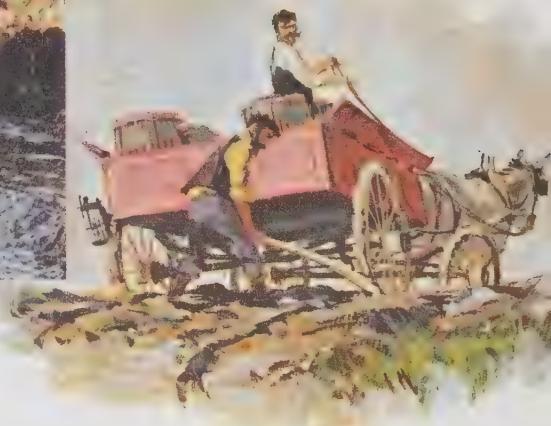
Perhaps the main source of uncertainty in the immediate outlook is the course of the war in Viet Nam and the economic policies that will be followed by the United States in dealing with a situation which may call for substantially increased defence expenditures and more stringent curbs on inflationary pressures, or which, mercifully, might be brought to a peaceful solution in the year ahead. Further acceleration in United States requirements of military goods could result in again increasing the pressure on capacity in certain industries in both Canada and the United States. If this does not happen we shall probably witness a more moderate rate of growth in both countries during the coming year than we have seen during the past several years.



*Visitors to the World Exhibition, Expo 67, being held at Montreal during the Centennial Year, will be confronted with Habitat 67, a revolutionary approach to housing construction reminiscent of stacked building blocks. The casting of the dwelling units is carried out in a 58,000 square foot plant erected on the site, and each "box" is installed with wiring, sub-flooring, plumbing and insulation before being lifted into position.*

*Special handling equipment is required for moving, lifting and the exact positioning of the 100 ton "boxes". Huge gasoline powered, hydraulically operated, crawler cranes convey the precast sections to the specially built derrick which is mounted on heavy gauge rails.*





Within Canada, the prospects appear to be favourable for a year of reasonably good economic performance provided the flow of exports remains strong. The adjustment to a slower rate of growth has probably begun already even though wage increases in excess of productivity advances will continue for some time and there will be further increases in prices. This means additional pressure on those with fixed incomes and a more moderate rate of increase in employment as the rate of growth slows down. There appears to be substantial underlying strength in the economy but there will be problems in getting back to a more sustainable rate of long-term growth and, hopefully, to a better level of productivity performance and reasonable price stability.

*Designed and built by Canadians, this full-tracked vehicle rolls over difficult terrain that would be impossible for earlier forms of transportation. It can operate with heavy loads in swamps, snow, tundra, sand, and rocky ground, and on water.*

*In Saskatchewan, an immense dragline, with its thirty-five cubic yard bucket, removes the overburden from the coal seam of a lignite field at the rate of 3,000 tons per hour. The 225-foot boom makes it adaptable to various depths of cover.*



# CHIEF GENERAL MANAGER'S REPORT

The Bank's 100th Annual Statement reflects further growth in assets to a new record of \$6,595,000,000, an increase of \$386,000,000, or 6.2% over the total as at the preceding year-end.

The liquid position of the Bank continues to be strong with quick assets at the year-end totalling \$2,840,000,000, equal to 45% of the Bank's total liabilities to the public.

Commercial and other current loans at the year-end reached a new peak of \$3,237,000,000. This represents an increase of \$287,000,000, or 9.7%, which was widely spread over the full range of the Bank's lending business.

Bank Premises at \$75,000,000, showed a net increase of \$2,200,000 after depreciation. Dur-

ing the year there was a net increase of 22 banking offices. At the year-end there were 1,397 offices in all. Of these, 42 branches are located abroad.

Total deposits exceeded the \$6 billion mark for the first time and at \$6,024,000,000 showed an increase of \$387,000,000, or 6.9%. Of our total deposits, \$2,671,000,000 represented personal savings deposits in Canada which were higher by \$163,000,000, or 6.5%. This was accompanied by a further substantial increase in the total number of savings bank depositors. Other Deposits increased by \$300,000,000; included in this category are other Canadian deposits payable after notice, Canadian demand deposits and other deposits in foreign currencies.

## *Record of Growth*

Year	Total Assets	Total Deposits	Total Loans	Shareholders' Equity	Number of Branches
1868	\$ 2,997,081	\$ 1,305,579	\$ 1,894,294	\$ 956,721	7
1900	63,131,193	45,275,402	43,042,402	11,524,113	91
1920	609,034,792	503,890,619	387,687,183	47,346,257	741
1940	895,972,168	783,481,458	363,264,848	66,461,657	762
1950	2,282,065,814	2,122,049,737	782,937,911	83,689,614	809
1955	3,152,615,326	2,962,049,376	1,443,704,870	138,578,392	975
1960	4,212,979,253	3,887,171,066	2,210,576,291	241,771,077	1,221
1961	4,584,005,890	4,220,192,368	2,286,288,436	255,780,080	1,268
1962	4,762,352,348	4,334,651,735	2,592,673,709	262,337,206	1,266
1963	5,248,613,644	4,782,271,680	2,733,098,109	272,044,265	1,283
1964	5,503,394,554	4,970,723,634	2,961,082,948	277,768,867	1,334
1965	6,208,405,418	5,637,417,563	3,435,258,520	312,001,125	1,375
1966	6,594,867,487	6,024,672,474	3,800,161,067	319,403,264	1,397

It will be noted that shareholders' equity comprising Paid-Up Capital, Rest Account and Undivided Profits now totals \$319,000,000.

Turning to the Statement of Revenue, Expenses and Undivided Profits, it will be seen that total revenue was \$322,339,134, an increase of almost \$35,000,000, or 12%. Income from loans at \$209,000,000 rose by nearly \$25,000,000 reflecting the increase in advances to customers during the past year. Income from securities at \$71,000,000 increased by approximately \$6 million while Other Operating Revenue, totalling \$42,500,000, improved by almost \$4 million.

As noted at the foot of the Statement of Revenue, Expenses and Undivided Profits, the amounts of income from loans and securities are stated after making transfers to inner reserves, that is, provisions for bad debts and/or other losses, out of which full provision has been made for diminution in value of loans and investments.

Total expenses were \$271,465,395, an increase of almost \$30,000,000, or over 12%. Of this increase, over \$20,000,000 was accounted for by higher interest costs. The higher interest costs reflect both the substantial increase in total deposits during the past year and also the sharp upward trend in rates of interest on some categories of deposits.

The total of salaries paid by the Bank together with the cost of providing pensions and other personnel benefits amounted to \$81,300,000, almost \$8 million, or nearly 11%, more than in the preceding year.

Property expenses at \$24,142,927 were \$1,200,000, or 5%, higher than a year ago. Other Operating Expenses at \$19,807,000 were little changed from last year.

Balance of Revenue totalled \$50,900,000 and after deduction of income taxes in the amount of \$26,400,000, there remained a balance of profits for the year of \$24,473,739, an increase of \$1,169,881, or 5%, over 1965. Earnings per share were \$3.51 as compared with \$3.34 for the previous year.

After payment of dividends there remained an amount to be carried forward of \$7,402,139 to which has been added \$2,321,125 being the balance of Undivided Profits at the beginning of the year, making a total of \$9,723,264 from which \$5,000,000 has been transferred to Rest Account leaving a balance of \$4,723,264 to be carried forward to the 1967 fiscal year.

The Statement of Rest Account shows a balance at the end of the year of \$245,000,000.

In closing, it is again my privilege on behalf of the General Management of the Bank to congratulate the members of our personnel, whose efforts and devotion to duty have made it possible at this time to report another year of progress in the Bank's affairs. The body of men and women who make up the Bank are second to none in the banking field in Canada and with them we look forward to attaining new high levels of accomplishment in the coming year.

# COPY OF THE MINUTES

## OF THE ANNUAL MEETING OF SHAREHOLDERS

Tuesday, December 13, 1966

In opening the One Hundredth Annual Meeting of Shareholders of Canadian Imperial Bank of Commerce at its Head Office in Toronto on Tuesday, December 13, 1966 at 11 a.m., Mr. N. J. McKinnon, Chairman, commented that the predecessor banks absorbed within Canadian Imperial Bank of Commerce went back to 1825 when the Halifax Banking Company was organized so that, including constituent banks, Canadian Imperial Bank of Commerce is the oldest-established institution in the country.

Mr. K. A. Gardner, Secretary of the Bank, acted as Secretary to the Meeting.

A quorum being present, the Notice calling the Meeting was read by the Secretary.

The Chairman, with the consent of the Meeting, appointed Mr. W. H. C. Boyd, Q.C., Mr. R. A. Kingston, Q.C., and Colonel J. G. K. Strathy, O.B.E., E.D., as Scrutineers.

The Chairman stated that a copy of the Minutes of the previous Annual Meeting had been sent to each shareholder as required by the Bank Act, and it was moved by Mr. J. Herbert Smith, seconded by Mr. André Monast, that these Minutes be taken as read and approved. The motion was put to the Meeting and carried on a show of hands. The Chairman then directed that a ballot on the motion be taken later in the Meeting at the same time as the ballot for the election of Directors.

The Chairman submitted to the Meeting the Directors' Report for the year ended October 31, 1966, the Statement of Assets and Liabilities of the Bank and of its controlled corporations, The Dominion Realty Company Limited, Toronto, (including its wholly-owned subsidiaries), Imbank Realty Company Limited, Toronto, The Canadian Bank of Commerce Trust Company, New York, and The Canadian Bank of Commerce Trust Company (Caribbean) Limited, Kingston, Jamaica, (and its wholly-owned subsidiary), the Statement of Revenue, Expenses and Undivided Profits, and the Reports of the Auditors.

The Chairman then asked the Secretary to read the Directors' and Auditors' Reports to the Meeting, omitting the Statements of Assets and Liabilities of the Bank and of its controlled corporations and the Statement of Revenue, Expenses and Undivided Profits, since copies of these Statements were in the hands of those present and the Chief General Manager would later review the Statement of Assets and Liabilities and the Statement of Revenue, Expenses and Undivided Profits of the Bank.

Among those present were:

Mr. David H. Ward, Ancaster; Miss Margaret S. Gemmell, Ayr; Mr. A. L. Veale, Bradford; Mr. M. E. Jones, Q.C., LL.B., Calgary; Mr. D. J. Bucknall, Campden; Messrs. L. M. Scott, T. F. B. Walker, Cooksville; Messrs. Morton M. Smith, H. G. West, Downsview; Mr. W. N. McLennan, Etobicoke; Mrs. Dorothy A. Ryther, Fort Erie; Mr. H. L. McCulloch, Galt; Mrs. Mary E. Goodwin, Grimsby Beach; Major General Hon. E. C. Plow, C.B.E., D.S.O., C.D., D.C.L., Mr. Timothy N. Unwin, Halifax; Messrs. R. W. Cooper, A. J. Pratt, Hamilton; Messrs. H. John Foster, A. P. Frame, D.Sc., W. E. Waters, Islington; Mr. W. Robson, Kingston; Mr. Frank E. Burroughes, Kleinberg; Mr. A. Armour Love, Lindsay; Sir Roy H. Dobson, C.B.E., F.R.Ae.S., London, Eng.; Mr. C. W. M. Barnum, London; Mr. Albert L. Fairley, Jr., B.Sc., Hon. George B. Foster, Q.C., Messrs. P. M. Fox, D.C.L., D.Sc.F., Eliot S. Frosst, R. E. Harrison, J. Holmes, H. J. Lang, M. W. Mackenzie, C.M.G., C.A., Hon. George C. Marler, P.C., M.L.C., B.C.L., LL.D., Messrs. George H. McIvor, C.M.G., J. Geoffrey Notman, O.B.E., P.Eng., J. P. R. Wadsworth, all of Montreal; Mr. Rhys M. Sale, LL.D., D.Sc., Mrs. Edith B. Sparling, Oakville; Mr. Fred J. Kamm, Port Credit; Messrs. Claude Ancil, André Monast, Q.C., Quebec City; Mr. R. D. Fullerton, Regina; Mr. G. J. Severwright, Rexdale; Mr. Edgar L. Hickman, St. John's, Nfld.; Messrs. Reuben Hills III, Reed O. Hunt, Dr. W. Lester Rodgers, Mr. James G. Shields, Jr., all of San Francisco; Mr. M. A. East, Saskatoon; Mr. Eric E. Ewing, Scarborough; Mr. Paul B. Ducharme, Tacoma, Wash.; Mr. E. L. Mitchell, Thornhill; Miss J. F. E. Armour, Messrs. P. C. Armstrong, Aubrey W. Baillie, C. Baker, Mrs. Florence Baker, Messrs. H. G. Banford, J. D. Barrington, B.A.Sc., John Bassett, J. Wilson Berry, Dr. Joseph M. Besso, Messrs. George M. Black, Jr., D. C. Blizzard, Mrs. A. Bolliger, Messrs. Henry Borden, C.M.G., Q.C., J. A. Boyd,

W. H. C. Boyd, Q.C., J. D. E. Boyde, B. Bresler, H. T. Burgess, Charles F. W. Burns, E. G. Burton, C.B.E., W. Claude Carter, Mrs. Esther M. Chittenden, Messrs. H. E. Chittenden, F. J. Colgan, James L. Cooper, D. S. Copus, J. M. Richard Corbet, J. C. Cottrell, R. B. Cumine, H. G. Cureton, Mrs. Ida M. Cureton, Messrs. W. M. Currie, Ian D. Davidson, C.B.E., J. H. Davie, Nelson M. Davis, John Dinnick, D. C. Dique, Edward W. Duder, Martin Dunsford, Wilfred J. Ehmann, Sol Eisen, Frank J. Erwood, Warren Eyre, Patterson Farmer, William H. Fife, Albert B. Finch, D. Stewart Fisher, Paul Fisher, Horace J. Fraser, Ph.D., P.Eng. (Ontario), J. G. Fullerton, E. C. Gill, LL.D., F.S.A., J. Grant Glassco, O.B.E., F.C.A., Douglas M. Gowdy, Jim Granger, W. Hamilton Grass, Allan Graydon, Q.C., John Greenshields, Mrs. Margaret M. Greeter, Messrs. John Hadden, Q.C., Philip P. D. Hamilton, Ross Hanbury, W.B. Harris, Frank A. Harrison, Miss Sylvia May Harvey, Messrs. Sydney M. Hermant, J. Hilliker, Mrs. Dora Hood, Messrs. J. G. Hungerford, T. A. M. Hutchison, F.C.A., Miss Margaret P. Hyndman, Messrs. W. F. James, Ph.D., Henry T. Jamieson, Mrs. Audrey M. Jeffrey, Messrs. R. Douglas Jennings, George L. Jennison, H. T. Johnston, Jim H. Joyce, Jules Kamin, Martin Kelner, H. F. Kerrigan, R. A. Kingston, Q.C., T. C. Kinnear, F.C.A., F. J. Kirby, Mrs. Mary Kirby, Messrs. Albert Lang, J. D. Leitch, Ross Lemesurier, Wm. MacDonald, A. J. MacIntosh, Q.C., A. E. McCormack, N. J. McKinnon, LL.D., W. F. McLean, R. C. McMichael, John R. McSherry, L. S. Mackersy, M.C., H. H. Main, Patrick Marston, James Matson, H. L. Matthews, L. E. Mayhew, Mrs. Catherine M. Morrison, Messrs. C. R. Morrow, Graham Morrow, O.B.E., C. E. Murray, J. L. Newton, Q.C., J. A. Parish, J. G. Paterson, W. R. Peacock, Geoffrey E. Phipps, Alfred Powis, D. M. Pringle, Q.C., F. A. Rodgers, A. Ross, O. Rozanoff, B. Sadowski, Gordon R. Sharwood, Mrs. Mary E. A. Simpson, Messrs. J. Herbert Smith, D.Sc., J. R. South, R. B. Stapells, James Stewart, C.B.E., LL.D., Col. J. G. K. Strathy, O.B.E., E.D., Messrs. C. A. B. Studer, M. Tanenbaum, H. W. Thomson, A. A. Thornbrough, B.Sc., M.A., H. M. Turner, Gordon Waldie, Miss P. Waldie, Messrs. W. P. Walker, O.B.E., John M. Walkey, K. C. Watson, R. J. Watson, Mrs. Mary Weller, Messrs. R. B. West, W. P. Wilder, Mrs. R. M. Whitehead, Messrs. J. E. Williams, B. G. Willis, Miss Mary C. Wilson, Messrs. A. S. Wood, G. H. Wood, Mrs. L. I. Wood, Mr. N. D. Young, all of Toronto; Messrs. C. W. Brazier, J. M. Buchanan, E. E. Buckerfield, Hon. John V. Clyne, Messrs. J. E. Richardson, LL.B., Robert G. Rogers, Hon. Frank M. Ross, C.M.G., M.C., LL.D., Mr. J. D. Simpson, all of Vancouver; Mr. Ernest G. Gaine, Whitby; Messrs. J. G. BURNS, William J. CAUTHERS, William Stephenson, A. S. Whitefield, all of Willowdale; Messrs. Peter D. CURRY, LL.D., Joseph HARRIS, LL.D., G. R. HUNTER, M.B.E., Q.C., LL.B., T. O. PETERSON, James A. RICHARDSON, all of Winnipeg.

## DIRECTORS' REPORT

The Directors have pleasure in submitting to the Shareholders their One Hundredth Annual Report on the results of the Bank's operations for the twelve months ended October 31, 1966.

The report is accompanied by Statements of the Assets and Liabilities of the Bank and of Rest Account as at October 31, 1966 and by a Statement of Revenue, Expenses and Undivided Profits of the Bank for the year ended on that date. There are also appended thereto separate Statements of the Assets and Liabilities of The Dominion Realty Company Limited, Toronto (including its wholly-owned subsidiaries), Imbank Realty Company Limited, Toronto, The Canadian Bank of Commerce Trust Company, New York, and The Canadian Bank of Commerce Trust Company (Caribbean) Limited, Kingston, Jamaica (including its wholly-owned subsidiary). These Companies are controlled by the Bank. To all of these Statements the Auditors, appointed in accordance with the requirements of the Bank Act, have attached their reports.

During the past year, thirty-seven branches, sub-branches and sub-agencies were opened and fifteen were closed. At October 31, 1966, there were one thousand three hundred and ninety-seven branches, sub-branches and sub-agencies of the Bank in operation. Competent officers have inspected all the offices of the Bank during the year.

The Directors acknowledge the capable and efficient manner in which the personnel of the Bank have performed their duties during the past year and take this opportunity to record their appreciation.

Toronto, November 24, 1966

N. J. MCKINNON, Chairman

The Chairman, before moving the adoption of the Directors' Report and the financial statements, asked the Chief General Manager, Mr. L. G. Greenwood, to review the Statement of Assets and Liabilities of the Bank. (See page 17.)

The Chairman said:

The Balance Sheet before you, and which has just been reviewed, shows good progress in the year past. I have pleasure in moving that the Directors' Report for the year ended October 31, 1966, the Statement of Revenue, Expenses and Undivided Profits of the Bank, as at October 31, 1966, and the Statements of Assets and Liabilities of the Bank and of its controlled corporations as of that date be approved and adopted.

Mr. J. P. R. Wadsworth said:

I have much pleasure in seconding the motion.

The Chairman said that before putting the motion to the Meeting, he would ask the President to address the Meeting.

Mr. William M. Currie, President, then addressed the Meeting. (*See page 6.*)

The Chairman asked whether there were any questions on the motion to adopt the Directors' Report and the Financial Statements. There were no questions, and the Chairman then put the motion to the Meeting. The motion was carried on a show of hands, and the Chairman directed that a ballot on the motion be taken later in the Meeting at the same time as the ballot for the election of Directors.

The Chairman said he would entertain a motion to appoint proxies for meetings of corporations controlled by the Bank.

It was moved by Hon. George B. Foster, and seconded by Dr. W. F. James:

That Mr. W. M. Currie; or failing him, Mr. L. G. Greenwood; or failing him, Mr. D. G. Keaveney; or failing him, Mr. James G. Shields, Jr., be appointed to act as proxies for the Bank at any and all meetings of the California Canadian Bank, San Francisco;

That Mr. William M. Currie; or failing him, Mr. L. G. Greenwood; or failing him, Mr. D. G. Keaveney; or failing him, Mr. R. L. Clute, be appointed to act as proxy for the Bank at any and all meetings of The Canadian Bank of Commerce Trust Company, New York;

That Mr. William M. Currie; or failing him, Mr. L. G. Greenwood; or failing him, Mr. D. G. Keaveney; or failing him, Mr. T. P. G. Morris, be appointed to act as proxy for the Bank at any and all meetings of The Canadian Bank of Commerce Trust Company (Caribbean) Limited, Kingston, Jamaica; and

That Mr. William M. Currie; or failing him, Mr. L. G. Greenwood; or failing him, Mr. D. G. Keaveney, be appointed to act as proxy for the Bank at any and all meetings of The Dominion Realty Company Limited, Toronto, and Imbank Realty Company Limited, Toronto.

The motion was put to the Meeting and carried on a show of hands. The Chairman then directed that a ballot on the motion be taken later in the Meeting at the same time as the ballot for the election of Directors.

The Chairman said that he would now entertain a motion to appoint Auditors.

It was moved by Mr. E. C. Gill, and seconded by Mr. Henry Borden:

That Mr. T. A. M. Hutchison, F.C.A., of Messrs. Peat, Marwick, Mitchell & Company, and Mr. T. C. Kinnear, F.C.A., of Messrs. Price Waterhouse & Company, be appointed the Auditors of the Bank until the next ensuing Annual General Meeting, and that their remuneration shall not exceed \$95,000.

The Chairman explained that the remuneration of \$95,000 compared with the previous authorization from the shareholders of \$80,000. As the volume of business of the Bank grew, the amount of work

the Auditors had to do increased, and like all other enterprises their costs increased even for the same volume. The figure had been assessed very carefully, and the Board had come to the conclusion that it was a reasonable amount. It was therefore being put to the Meeting.

The motion was put to the Meeting and carried on a show of hands. The Chairman then directed that a ballot on the motion be taken later in the Meeting at the same time as the ballot for the election of Directors.

The Chairman said:

Before I declare the Meeting open for the nomination of Directors for the ensuing year, I should like to comment in regard to the Bank's By-laws and Section 21(4) of the Bank Act. In 1961 the By-laws of the Bank were amended so that effective at and after the Annual General Meeting following the closing of the Bank's fiscal year ended October 31, 1966, Directors who had attained the age of seventy years would be ineligible for re-election. The Bank Act has a similar provision for Directors attaining age seventy-five after July 1, 1959.

For these reasons, the Board will lose fourteen Directors, including three Vice-Presidents and two former Chairmen of the Board. Mr. Joseph Harris has been a Director of the Bank since 1952 and a Vice-President since 1954. Mr. J. William Horsey has been a Director since 1953 and a Vice-President since 1962, and the Hon. Frank M. Ross a Director since 1956 and a Vice-President since 1964. Mr. L. S. Mackersy and Mr. James Stewart were elected Chairman of their respective banks in the same year, 1956. Mr. Mackersy has been a Director since 1951, was elected Vice-President of the Imperial Bank of Canada in 1952, President in 1953 and Chairman in 1956, and at the amalgamation with The Canadian Bank of Commerce in 1961 he was elected Chairman of the Board and continued in that capacity until 1963. Mr. Stewart has been a Director since 1949 and was elected Vice-President of The Canadian Bank of Commerce in 1950, President in 1952, and Chairman from 1956 to 1959. Mr. Arthur L. Bishop, Mr. E. E. Buckerfield, and Mr. C. Gordon Cockshutt were elected Directors in 1937, Mr. H. M. Turner in 1941, Mr. Eric L. Harvie in 1950, Sir Roy H. Dobson in 1955, Mr. W. S. M. MacTier in 1956, Dr. W. F. James in 1958 and Mr. George H. McIvor in 1959.

All these Directors have made a valuable contribution to the progress and welfare of the Bank over a great number of years, and they will be missed by their colleagues on the Board. However, we shall always look upon each of them as a member of our banking family, and I know the shareholders would wish to join with the Directors in extending to each one our sincere wishes for health and happiness in the years to come.

The Meeting is now open for the nomination of Directors for the ensuing year, and I shall ask the Secretary to read to the Meeting the list of the present Directors eligible for re-election.

The Secretary then read:

Aubrey W. Baillie; J. D. Barrington, B.A.Sc.; George M. Black, Jr.; Henry Borden, C.M.G., Q.C.; J. A. Boyd; J. M. Buchanan; E. G. Burton, C.B.E.; Hon. John V. Clyne; Ralph W. Cooper; William M. Currie; Peter D. Curry, LL.D.; Ian D. Davidson, C.B.E.; Nelson M. Davis; M. A. East; Albert L. Fairley, Jr., B.Sc.; Hon. George B. Foster, Q.C.; P. M. Fox, D.C.L., D.Sc.F.; A. P. Frame, D.Sc.; Horace J. Fraser, Ph.D., P.Eng. (Ontario); Eliot S. Frosst; E. C. Gill, LL.D., F.S.A.; J. Grant Glassco, O.B.E., F.C.A.; Allan Graydon, Q.C.; Sydney M. Hermant; Edgar L. Hickman; Reed O. Hunt; G. R. Hunter, M.B.E., Q.C., LL.B.; M. E. Jones, Q.C., LL.B.; H. J. Lang; J. D. Leitch; Jean-Charles Lofficier; M. W. Mackenzie, C.M.G., C.A.; Hon. George C. Marler, P.C., M.L.C., B.C.L., LL.D.; H. L. McCulloch; John A. McDougald; N. J. McKinnon, LL.D.; W. F. McLean; Allen A. McMartin; André Monast, Q.C.; Graham Morrow, O.B.E.; J. Geoffrey Notman, O.B.E., P.Eng.; T. O. Peterson; Maj.-Gen. Hon. E. C.

STATEMENT OF REVENUE, EXPENSES AND UNDIVIDED PROFITS  
Year Ended October 31, 1966

REVENUE:	1966	1965
Income from loans*.....	\$208,890,025	\$184,282,31
Income from securities*.....	70,909,584	64,642,87
Other operating revenue.....	42,539,525	38,781,651
Total Revenue.....	<u>\$322,339,134</u>	<u>\$287,706,839</u>
EXPENSES:		
Interest on deposits.....	\$146,216,019	\$125,743,167
Salaries, pension fund and other personnel benefits.....	81,299,350	73,382,263
Property expenses, including depreciation.....	24,142,927	22,974,260
Other operating expenses.....	19,807,099	19,703,291
Total Expenses.....	<u>\$271,465,395</u>	<u>\$241,802,981</u>
Balance of Revenue.....	50,873,739	45,903,858
Provision for income taxes.....	26,400,000	22,600,000
Balance of profits for the year.....	<u>24,473,739</u>	<u>23,303,858</u>
Dividends.....	17,071,600	17,071,600
Amount carried forward.....	7,402,139	6,232,258
Undivided profits at beginning of year.....	2,321,125	3,088,867
Transfer from inner reserves†.....	—	28,000,000
	<u>9,723,264</u>	<u>37,321</u>
Transferred to Rest Account.....	5,000,000	—
Undivided Profits at end of year.....	<u>\$ 4,723,264</u>	<u>\$ 2,321,125</u>

\*After making transfers to inner reserves (i.e. provisions for bad debts and/or other losses) out of which full provision has been made for diminution in value of loans and investments.

†This sum arose mainly from gains on the investment over a period of years of shareholders' funds in the shares of other companies and did not derive from normal banking earnings; hence it should be regarded as non-recurrent.

STATEMENT OF REST ACCOUNT  
Year Ended October 31, 1966

Balance at beginning of year.....	\$240,000,000	\$205,000,000
Transferred from undivided profits.....	5,000,000	35,000,000
Balance at end of year.....	<u>\$245,000,000</u>	<u>\$240,000,000</u>

WILLIAM M. CURRIE  
President

L. G. GREENWOOD  
Chief General Manager

# CANADIAN IMPERIAL

## STATEMENT OF AS

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### Assets

	October 31, 1966	October 31, 1965
Gold and coin - - - - -	\$ 10,439,589	\$ 10,999,375
Notes of and deposits with Bank of Canada -	375,327,151	359,593,890
Government and bank notes other than		
Canadian - - - - -	7,686,876	6,730,513
Deposits with other banks - - - - -	167,671,341	269,949,583
Cheques and other items in transit, net - - -	188,726,540	\$ 749,851,497
Government of Canada direct and guaranteed securities,		
at amortized value - - - - -	981,886,103	1,100,211,453
Canadian provincial government direct and guaranteed securities, at amortized value - - - - -	73,751,785	87,062,977
Other securities, not exceeding market value - - - - -	652,721,675	527,856,807
Day-to-day, call and short loans to investment dealers and brokers, secured - - - - -	382,153,334	291,624,945
	<hr/>	<hr/>
Other current loans, less provision for estimated loss - - -	3,237,346,383	2,950,196,936
Mortgages and hypothecs insured under the		
National Housing Act, 1954 - - - - -	180,182,528	192,958,087
Non-current loans, less provision for estimated loss - - - -	478,822	478,552
Bank premises at cost, less amounts written off - - - - -	75,217,508	73,024,971
Shares of and loans to corporations controlled by the bank -	28,981,325	28,009,535
Customers' liability under acceptances, guarantees and letters of credit, as per contra - - - - -	228,923,657	238,324,860
Other assets - - - - -	3,372,870	2,826,514
	<hr/>	<hr/>
	\$6,594,867,487	\$6,208,405,418
	<hr/>	<hr/>

# BANK OF COMMERCE

## ASSETS AND LIABILITIES

-(CENTS OMITTED)

### Liabilities

October 31, 1966

Deposits by Government of Canada	- - -	\$ 110,302,540
Deposits by Canadian provincial governments		272,147,260
Deposits by other banks	- - - - -	274,797,933
Personal savings deposits payable after notice, in Canada, in Canadian currency	- - - -	2,670,987,212
Other deposits	- - - - -	<u>2,696,437,529</u>
<b>TOTAL DEPOSITS</b>	- - - - -	<b>\$6,024,672,474</b>
Acceptances, guarantees and letters of credit	- - - - -	228,923,657
Other liabilities	- - - - -	21,868,092

### Capital:

Authorized—12,500,000 shares of \$10 each	- -	<u>\$125,000,000</u>
Paid up—6,968,000 shares— issued and fully paid	- - - - -	\$ 69,680,000
Rest Account	- - - - -	245,000,000
Undivided profits	- - - - -	<u>4,723,264</u>
<b>TOTAL LIABILITIES TO SHAREHOLDERS</b>	- - - - -	<b><u>319,403,264</u></b>
		<b><u>\$6,594,867,487</u></b>

NOTE:—The above statement includes the assets and liabilities of the California Canadian Bank, a subsidiary of this bank.

WILLIAM M. CURRIE  
President

L. G. GREENWOOD  
Chief General Manager

### AUDITORS' REPORT TO THE SHAREHOLDERS

We have examined the statement of assets and liabilities of Canadian Imperial Bank of Commerce as at October 31, 1966 and have obtained all the information and explanations we have required. Our examination included a general review of the accounting procedures and such tests of accounting records and other supporting evidence as we considered necessary in the circumstances.

The accompanying statement of assets and liabilities is as shown by the books at the bank's head office and the certified returns from its branches. The transactions of the bank which have come under our notice have in our opinion been within the powers of the bank.

In our opinion, the accompanying statement of assets and liabilities presents fairly the financial position of the bank as at October 31, 1966.

T. A. M. HUTCHISON, F.C.A., of Peat, Marwick, Mitchell & Co.      } Auditors  
T. C. KINNEAR, F.C.A., of Price Waterhouse & Co.      }

TORONTO, NOVEMBER 18, 1966

STATEMENTS OF ASSETS AND LIABILITIES OF CONTROLLED CORPORATIONS

October 31, 1966

(CENTS OMITTED)

THE CANADIAN BANK OF COMMERCE TRUST COMPANY, NEW YORK

(IN UNITED STATES CURRENCY)

ASSETS		LIABILITIES	
Cash on deposit in the United States of America	75,756	Deposits payable	236,032
Securities of the United States of America and accrued interest	1,905,203	Accounts and taxes payable	55,531
Other securities and accrued interest	771,387	Acceptances and letters of credit	672,766
Customers' liability under acceptances and letters of credit as per contra	672,766	Capital	1,000,000
Furniture and fixtures less depreciation	14,051	Reserve fund	1,000,000
Other assets	16,797	Undivided profits	491,631
	<hr/>		<hr/>
	\$ 3,455,960		\$ 3,455,960

The bank owns the entire capital stock of The Canadian Bank of Commerce Trust Company with the exception of the directors' qualifying shares, which is included in its balance sheet at \$2,152,335.

THE CANADIAN BANK OF COMMERCE TRUST COMPANY (CARIBBEAN) LIMITED

Including its wholly owned subsidiary company

(IN JAMAICAN STERLING)

The bank owns the entire capital stock of The Canadian Bank of Commerce Trust Company (Caribbean) Limited, which is included in its balance sheet at \$301,500.

## THE DOMINION REALTY COMPANY LIMITED, TORONTO

Including its wholly owned subsidiary companies

### ASSETS

Accounts and rents receivable	- - -	\$ 13,589
Land, buildings and fixtures less depreciation	- - - - -	26,803,521
Prepaid expenses	- - - - -	71,748
		<hr/>
		\$26,888,858
		<hr/>

### LIABILITIES

Canadian Imperial Bank of Commerce	-	\$ 9,777,490
Accrued bond interest and accounts payable	- - - - -	15,331
Income tax payable	- - - - -	11,860
First mortgage bonds:		
Series A, 1967-1968	- - - - -	2,800,000
Capital	- - - - -	\$14,000,000
Surplus	- - - - -	284,177
		<hr/>
		\$26,888,858
		<hr/>

The bank owns the entire capital stock of The Dominion Realty Company Limited, which is included in its balance sheet at \$14,000,000.

## IMBANK REALTY COMPANY LIMITED, TORONTO

### ASSETS

Cash on deposit	- - - - -	\$ 1,375,474
Accounts and rents receivable	- - -	3,960
Land and buildings less depreciation	-	9,573,612
		<hr/>
		\$10,953,046
		<hr/>

### LIABILITIES

Accrued bond interest payable	- - -	\$ 121,953
Income tax payable	- - - - -	61,855
First mortgage bonds:		
Series A, 1967-1974	- - - - -	2,000,000
Series B, 1967-1980	- - - - -	5,250,000
Capital	- - - - -	\$ 2,750,000
Surplus	- - - - -	769,238
		<hr/>
		\$10,953,046
		<hr/>

The bank owns the entire capital stock of Imbank Realty Company Limited, which is included in its balance sheet at \$2,750,000.

## AUDITORS' REPORT TO THE SHAREHOLDERS OF THE BANK

We have examined the statements of assets and liabilities of controlled corporations as at October 31, 1966. Our examinations included general reviews of the accounting procedures and such tests of accounting records and other supporting evidence as we considered necessary in the circumstances.

In our opinion, the accompanying statements of assets and liabilities present fairly the financial positions of the corporations as at October 31, 1966.

T. A. M. HUTCHISON, F.C.A., of Peat, Marwick, Mitchell & Co. { Auditors  
T. C. KINNEAR, F.C.A., of Price Waterhouse & Co.

TORONTO, NOVEMBER 18, 1966

Plow, C.B.E., D.S.O., C.D., D.C.L.; Alfred Powis; James A. Richardson; J. E. Richardson, LL.B.; Robert G. Rogers; Rhys M. Sale, LL.D., D.Sc.; J. D. Simpson; J. Herbert Smith, D.Sc.; H. W. Thomson; A. A. Thornbrough, B.Sc., M.A.; J. P. R. Wadsworth; W. P. Walker, O.B.E.

Mr. D. M. Pringle, Q.C.:

I have pleasure in nominating each of the persons whose names have been read by the Secretary as a Director of the Bank for the ensuing year.

There being no further nominations of eligible shareholders, the Chairman declared nominations closed.

The Chairman said:

I now direct that ballots be taken on the motion to take as read and approve the Minutes of the last Annual General Meeting; on the motion to approve the Directors' Report and Financial Statements; on the motion to appoint proxies for meetings of corporations controlled by the Bank; on the motion to appoint Auditors; and on the election of Directors.

While the ballot was being taken, the Chairman inquired if there was any other business to come before the Meeting.

Mr. Jules Kamin said:

Mr. Chairman, I have one question. I would like to know what has been the order of magnitude of capital endowments by the Bank to higher education and also why the Bank has adopted its particular policy.

The Chairman said:

The Bank has made over the years very substantial grants to institutions of higher learning, but has not contributed to endowment funds as such. The grants have been for capital purposes. If the Bank gave money for endowment purposes, it would mean funds resting in endowments without being put immediately to work, though the income naturally would be. The policy of the Bank has been to make capital grants which are immediately put to work, and as to the order of magnitude, that is not a figure that is published. However, I think that those who are in touch with various appeals by universities and other institutions, and have some acquaintance with the amounts of contributions and the leadership given by the Bank, will realize that the Bank's contributions are at a considerably higher level than business generally.

Following the closing of the ballot, the Scrutineers presented their report to the Chairman, who said:

I have now received the Report of the Scrutineers and I declare that on the ballot taken each of the persons nominated as a Director of the Bank for the ensuing year has been duly elected; Mr. T. A. M. Hutchison and Mr. T. C. Kinnear have been duly appointed Auditors of the Bank until the next ensuing Annual General Meeting; and the motions to take as read and approve the Minutes of the last Annual General Meeting of Shareholders, to approve and adopt the Directors' Report and Financial Statements for the year ended October 31, 1966, and to appoint proxies for the meetings of corporations controlled by the Bank have been duly carried.

There being no further business, the Chairman declared the Meeting to be terminated.

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At the succeeding Meeting of the Board, the following officers were elected: Chairman of the Board, N. J. McKinnon, LL.D.; Vice-Chairmen, J. P. R. Wadsworth and H. W. Thomson; President, William M. Currie; Vice-Presidents, E. G. Burton, C.B.E., E. C. Gill, LL.D., F.S.A., J. Grant Glassco, O.B.E., F.C.A.

# 100 Years of Banking Service

*Millions of tourists, from home and abroad, are attracted each year to the many resort areas across Canada to enjoy the beaches, the lakes, the rivers, the forests, and scenery such as this in the Canadian Rockies.*

A new nation was about to be proclaimed. The mood of the people was optimistic. Farmers, millers, lumbermen and merchants were sharing in a surge of expansion. Future prospects seemed boundless.

In this atmosphere, on May 15, 1867, a group of enterprising businessmen opened the doors of a new bank. They made this statement of their aims: "Our policy is to benefit our respective localities by employing our own and the floating capital under our control, in the support of the trade and industry of the place."

The establishment of Canadian Imperial Bank of Commerce dates from that event. Today, as Bank and Nation



Many new plants have been built in the Atlantic Provinces during recent years, for such diverse purposes as the production of heavy water for nuclear reactors, stereo and television sets for the domestic and export markets, pre-stressed concrete, cement, and the refining of oil. This new plant, under construction in Nova Scotia, is for the manufacture of pulp and paper products.



prepare to advance together into a second century, the original policy is still in force—but with a vastly expanded meaning.

The aim of service, “in support of the trade and industry of the place”, is no longer confined to a few localities. This aim now extends from coast to coast and abroad through some 1,400 branches; it applies to every part of the country and the whole economy, to the benefit of millions of individuals as well as every kind of commerce and industry.

The operations of the Bank reflect the spectrum of modern Canada. To a greater extent than ever before, day-to-day transactions are the pulse of economic life.

For the Bank as for Canada, the only predictable thing about the future is change. Frontiers of geography were once the main challenge; now there are frontiers of science and technology, of work and leisure, of complicated and sophisticated planning. Now as in the past, the movers of change are men with the imagination to see what lies ahead, the initiative to act on their convictions and the courage to take calculated risks.

Such men were those who founded and built Canada; and such men were those who founded and built the Bank.

The roots of this enterprise go back to fourteen distinctive banks. These were the institutions that have flowed together through acquisitions and amalgamations to become the present Canadian Imperial Bank of Commerce. Traditions and experience from every region of the country have contributed to the Bank's development.

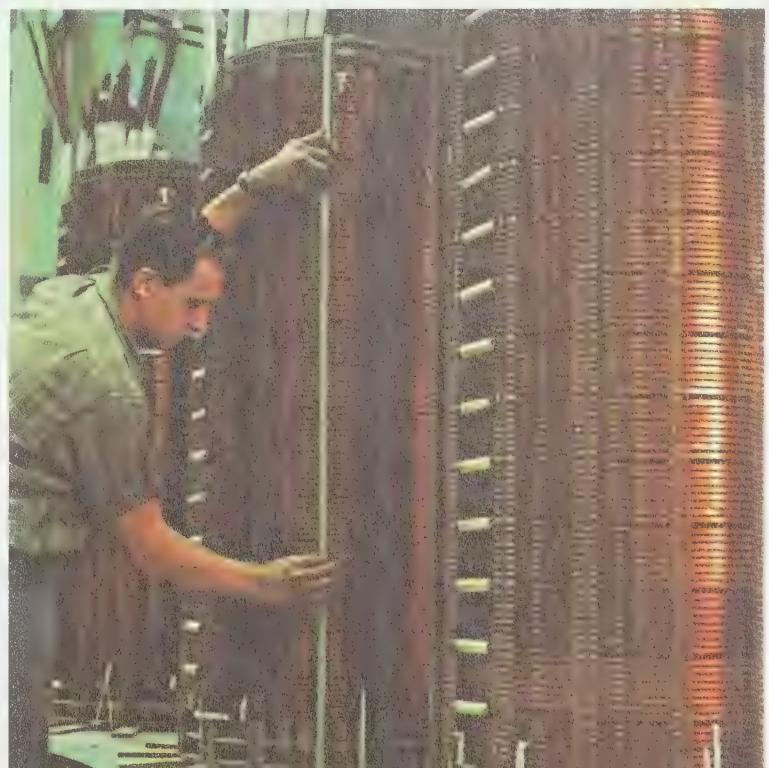
The earliest origins were on the Atlantic Coast. On a September day in 1825 Enos Collins, an adventurous and successful merchant, posted a notice in the Exchange Coffee House to announce the start of a banking partnership known as the Halifax Banking Company. Nearly eighty years later this partnership, by then a public corporation, was acquired as one of the component institutions of this Bank.

The group that originally formed the Bank in the year of Confederation was headed by the Honourable William McMaster. He was its first president. The success and diversity of his interests illustrate the business acumen and breadth of outlook that sparked this banking venture; he later became a Senator and



*One of the newest and most modern cement manufacturing plants in Canada is located in Nova Scotia. All operations are centrally controlled by recording devices and X-ray equipment.*

*Recent developments of industry have contributed to the growing diversity of Manitoba's economy. Heavy transformers are manufactured in this Winnipeg plant.*





*Huge earth-moving equipment is employed on the Red River Diversion Project as part of the Manitoba flood control programme.*

*From trees to chips to pulp to newsprint. The chip pile is a conversion of logs into small chips in the process of kraft pulp manufacture. A bulldozer at an Ontario plant levels the pile while more chips are forced from the chipper by compressed air.*



founded the college (now a university in Hamilton) that bears his name.

A charter had been approved several years earlier for an institution called the Bank of Canada, but it had failed to get beyond the planning stage. Mr. McMaster and his associates bought that charter, changed the name to The Canadian Bank of Commerce, attracted the support of shareholders, formulated their policy "in support of the trade and industry of the place", and opened for business in Toronto.

These men, and others like them, sought to combine sound day-to-day judgments with astute and imaginative planning. They made progress in the face of intense competition; at one time in the early years there were 41 separate chartered banks in Canada.

They set a pattern of liberal lending policies within the bounds of stability, to the benefit in particular of small businessmen and farmers. The services of the Bank were extended gradually to all the settled areas of the country through the opening of new branches, and amalgamations. On the receding frontiers in the west and the north, some of the pioneer branches began in tents and log huts. One of the most-told

chapters of the Bank's early history is its activity in the Yukon during the great gold rush, with poet Robert W. Service as one of the personnel.

By the beginning of the twentieth century the consolidated figures of the Bank, including those of all the Banks which now constitute Canadian Imperial Bank of Commerce, showed a total of 91 branches and assets of \$63 million.

At that time Canada was going through a metamorphosis of vigorous change. Established areas were consolidating; there were more factories and mills turning out more products, and retailers were expanding to meet the needs of the growing population. Miners discovered richer sources of nickel, gold and other minerals; lumbermen were finding important new markets for pulp and paper. The West was opening up in the wake of the first transcontinental rail line. Farmers were



*Soil testing at the Canada Experimental Farm, Swift Current, Saskatchewan. It was here that the first tests in Canada on combine harvesting were conducted, and subjects of current research include animal and pasture science, plant science, engineering science, and soil science. Experimental farms have contributed greatly to the modernization and mechanization of Canada's agricultural industry.*



*Giant profiling machines, used for aircraft production in a Montreal plant, typify the technological advances of Canadian industry.*

*Designed and constructed by Canadian engineers and technicians, this satellite forms a part of Canada's contribution to research in outer space. Soon to be launched from the Western Test Range in California, the satellite will orbit the earth above the ionosphere.*



*The daily production of 50,000 gallons of propane and butane, extracted from 60 million cubic feet of natural gas at this Alberta plant, is indicative of the magnitude of resource industries in Western Canada.*



beginning to break the Prairie grasslands for the planting of wheat. Trade was expanding on the Pacific Coast.

For the Bank, the changes in this period were equally significant. "Money in the bank" was a phrase that was gaining a universal meaning as more and more families took their savings from under the mattress and put them in deposit accounts. The practice of writing cheques was becoming more widespread. The convenience of branch banking was attracting more customers for more services. The ratio of population per branch was 28,000 in 1868 for the banking system as a whole, and it had dropped to 7,600 by 1900. (The ratio today is about 3,400 per branch, giving Canada the greatest concentration of branches per population of any country in the world.)

In the next two decades the number of the Bank's branches multiplied by eight and assets by nearly ten. In 1920 there were 741 branches and assets exceeded \$600 million.

The Depression years tested the sinews of the Bank. The test was met and passed. It was in this period that

the Bank introduced another new service, personal loans, which heralded the entry of banking into enlarged consumer business.

When the economy turned upward during and after World War II, the Bank was ready to serve expanding needs.

Controlled de-centralization through regional offices facilitated steady growth with continued attention to the individual needs of each region, each branch and each customer. The increasing use of computers and other mechanized equipment has brought advanced efficiency. Customer services have been expanded in volume and variety.

*More power for Newfoundland will be generated next year by the Bay d'Espoir hydro development, whose first stage is nearing completion. Initial capacity will be 300,000 horse power and potential ultimate capacity is 700,000 horse power.*



*Educational authorities are expanding and improving existing facilities, and new universities, schools and vocational training centres have been, or are being established. In addition many schools across the country offer courses in a wide variety of subjects such as this course in art at Banff, Alberta.*

Canada's forests are one of our greatest renewable resources, and extend in an unbroken belt 600 to 1,300 miles wide across Canada. Because of improved standards of utilization a greater amount of pulp and paper can be produced today from each cord of wood than ever before. Here a 90 ton grapple crane on Vancouver Island is hoisting bundles of pulp and saw-mill logs.



In the towering "cat cracker" (catalytic cracker) of a New Brunswick oil refinery, under heat of 1,000 degrees Fahrenheit, a catalyst breaks up heavy molecules into lighter molecules of gasoline and light fuel oils.



The final amalgamation that formed Canadian Imperial Bank of Commerce was accomplished in 1961. The rapid pace of growth has continued. The number of branches as at October 31, 1966 was 1,397 and assets reached a new peak of \$6,594,867,487.

In frontier towns and in sprawling modern cities, at branch counters and at board-room tables, the Bank has been built by countless individual decisions. Through service it has gained the business of customers who now number several million, ranging from children who save pennies to corporations that deal nationally and internationally in substantial sums. The number of personnel has grown to more than 17,000.

The confidence of shareholders has been the constant and essential foundation. More than 29,000 share the ownership of the Bank today.

The Bank's story to date could suitably conclude with the phrase: "To be continued." The achievements have been those of a growing enterprise in a growing nation. They form the base from which the Bank moves forward with Canada into a second century of challenge and change.

*Vice-Chairman* *President* *Vice-Chairman*  
J. P. R. WADSWORTH WILLIAM M. CURRIE H. W. THOMSON

*Chief General Manager*  
L. G. GREENWOOD

*Deputy Chief General Managers*

<b>A. S. HEFFER</b>	<b>G. R. SHARWOOD</b>	<b>D. G. KEAVENNEY</b> <i>(and Controller)</i>
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*Marketing Division* *Personnel Division*  
G. H. LENNARD E. S. DUNCANSON

### *Regional General Managers*

HALIFAX	- - - - -	G. S. UNWIN	- - - - -	- - - - -	- - - - -	ATLANTIC REGION
MONTREAL	- - - - -	R. E. HARRISON	- - - - -	- - - - -	- - - - -	QUEBEC REGION
TORONTO	- - - - -	K. L. SUMNER	- - - - -	- - - - -	- - - - -	ONTARIO CENTRAL REGION
TORONTO	- - - - -	R. C. NURSE	- - - - -	- - - - -	- - - - -	ONTARIO, EAST AND NORTH REGION
TORONTO	- - - - -	C. N. PHIPPS	- - - - -	- - - - -	- - - - -	ONTARIO WEST REGION
WINNIPEG	- - - - -	P. HUNKIN	- - - - -	- - - - -	- - - - -	MANITOBA REGION
REGINA	- - - - -	R. D. FULLERTON	- - - - -	- - - - -	- - - - -	SASKATCHEWAN REGION
CALGARY	- - - - -	B. E. LANGFELDT	- - - - -	- - - - -	- - - - -	ALBERTA REGION
VANCOUVER	- - - - -	A. K. POUSSETTE	- - - - -	- - - - -	- - - - -	BRITISH COLUMBIA REGION
TORONTO	- - - - -	C. M. LAIDLEY	- - - - -	- - - - -	- - - - -	INTERNATIONAL

### *Assistant General Managers*

*Secretary*

K. A. GARDNER

*Economic Adviser*

M. A. CROWE

*Chief Inspector*

J. R. McSHEREY

*Chief Accountant*

J. P. THOMPSON

*Investments*

O. L. ROBERTSON

*Consumer Credit*

J. C. LOFQUIST

*Premises*

J. F. DIXON

*Superintendents*

J. C. ARMSTRONG  
 G. P. DIXON  
 A. E. GRANGE  
 J. T. JENKINSON  
 R. L. McQUARRIE  
 J. H. MORRIS  
 J. PENDREL  
 D. B. SLATTERY

C. G. BROOKS  
 J. F. DIXON  
 J. D. HAZELTON  
 A. C. JOHNSON  
 H. G. MILLS  
 F. S. OLIVER  
 J. B. ROGAN  
 F. G. N. SMITH

E. A. CLENDENAN  
 J. F. DUFFY  
 K. H. HORNING  
 F. H. KEARNEY  
 W. J. MIZEN  
 G. T. ORMSTON  
 P. R. ST. JOHN  
 J. B. THOMPSON

A. CRAIGIE  
 H. J. FOSTER  
 J. H. JARROTT  
 A. T. KERR  
 E. J. MORRIS  
 H. PATZIG  
 J. L. SEABORN  
 C. W. WAKE

**INTERNATIONAL DEPARTMENT***Assistant General Manager*

P. M. HOWARD

*Superintendents*

C. G. BROOKS E. J. MORRIS

*Managers*

C. E. LANGSTON  
 Toronto  
 W. BURT  
 Montreal

*International Representatives*

H. C. FINES F. C. SCHULL

**PETROLEUM AND NATURAL GAS DEPARTMENT, CALGARY***Manager*

C. H. MUNRO

*Petroleum Engineer*

W. G. MUNCH

**NATURAL RESOURCES DEVELOPMENT DEPARTMENT, TORONTO***Assistant General Manager*

R. J. REDRUPP

*Mining Engineer*

D. J. WORTH

**MARKETING DEPARTMENTS***Divisional General Manager*

G. H. LENNARD

Toronto - - - - - T. W. WATSON, A. CRAIGIE, J. H. MORRIS, J. B. THOMPSON  
 C. R. CORSON, O. M. J. FAGAN, J. F. LOWERY, R. G. MULLEN  
 J. B. PROBERT, H. F. SMITH, G. W. WEEKES, W. G. WOOD, W. J. MURRAY  
 Montreal - - - - - K. H. COPLAND, J. B. ARCHER, F. G. BALLACHEY, J. R. BRABANT  
 New York - - - - - R. K. ELLIOTT, G. D. FINLAY, G. A. JENKINS, C. S. SAVAGE  
 London, England - - - - - A. I. FOWLER, W. T. MAGGS  
 Zurich, Switzerland - - - - - B. A. TOWNSEND, H. J. JANTHRUR  
 Chicago - - - - - J. P. MORETON, I. F. MESSEY, R. J. WOOTTON  
 Dallas - - - - - N. M. GAETZ, W. A. B. CASSIDY  
 Halifax - - - - - A. WHATLEY  
 Winnipeg - - - - - C. E. HICKLING, R. J. FULTON  
 Regina - - - - - W. E. STODDART  
 Calgary - - - - - J. J. WESTBROOK  
 Vancouver - - - - - E. D. B. HAWKSHAW, R. G. MERRITT



## CANADIAN IMPERIAL BANK OF COMMERCE

### Branches



#### ALBERTA

141 BRANCHES

BRANCH	MANAGER
ATHABASCA.....	J. M. Iverach
BANFF.....	R. C. W. Lapper
BEAVERLODGE.....	R. C. Garossino
BERWYN.....	S. G. Crooks
BOYLE.....	J. W. Quesnelle
CALGARY	
309-8TH AVE. S.W.....	V. R. B. Nordheimer
W. L. Brown, <i>Asst.</i> , F. A. Perry, <i>Asst.</i> , D. S. Hudson, <i>Asst.</i>	
101-8TH AVE. S.W.....	W. J. Douglas
A. E. Friesen, <i>Asst.</i> , A. J. Sinclair, <i>Asst.</i>	
628-8TH AVE. S.W.....	J. W. W. Williamson
W. C. Butler, <i>Asst.</i>	
410-7TH AVE. S.W.....	H. L. Mortimer
R. M. Sorsoleil, <i>Asst.</i>	
717-7TH AVE. S.W., (Elveden House).....	M. F. Pierce
361-82ND AVE. S.E.....	D. D. Poole
410-16TH AVE. N.E.....	F. L. Miller
510-17TH AVE. S.W.....	C. H. Norminton
634-16TH AVE. N.W.....	C. H. Johnson
1202-1ST ST. S.W.....	J. A. Kask
C. J. Potter, <i>Asst.</i>	
1230-9TH AVE. S.E.....	J. A. Rogers
1601-14TH ST. S.W.....	M. K. W. Dodd
1630-14TH AVE. N.W. (Calgary Centre).....	D. E. Gray
W. P. Gialet, <i>Asst.</i>	
1812-4TH ST. S.W.....	J. P. Richardson
1912-37TH ST. S.W.....	L. G. Flynn
2318 CENTRE ST. N.....	B. Brummitt
2502 KENSINGTON ROAD.....	F. A. Stark
3610-17TH AVE. S.E. (Forest Lawn).....	G. W. Adams
5010 MACLEOD TRAIL.....	C. A. Hetherington
5919 MACLEOD TRAIL (Southridge Mall).....	D. Gallagher
7724 ELBOW DRIVE.....	E. L. Guertin
4623 BANFF COACH RD. S.W.....	C. Calkhoven
4625 VARSITY DRIVE N.W. (Valiant Centre).....	J. W. Fraser
5032-16TH AVE. N.W. (Montgomery) (Sub-BRANCH).....	B. G. Gilbertson, <i>Officer-in-charge</i>
9620 ELBOW DRIVE S.W. (Sub-BRANCH)	R. J. Hamshaw, <i>Officer-in-charge</i>
2808 PORTLAND STREET S.E. (Stockyards).....	W. M. Tucker
CAMROSE.....	L. S. Fielding
CHAMPION.....	J. M. Engelman
CLARESHOLM.....	C. B. Thomas

BRANCH	MANAGER	BRANCH	MANAGER
COLEMAN.....	H. S. Rowbotham	FORT McMURRAY	G. Schindel, <i>Officer-in-charge</i>
COLINTON (Sub-Agency).....	J. M. Iverach	FORT SASKATCHEWAN.....	N. T. Haddow
CROSSFIELD.....	E. D. Morrison	FORT VERMILION (Sub-BRANCH) .....	W. D. Brown, <i>Officer-in-charge</i>
DELIA.....	S. B. Coleman	GLEICHEN.....	R. L. Thomas
DONALDA.....	R. R. Stewart	GLENDON.....	R. P. Olesky
DRUMHELLER.....	A. K. Butler	GRANDE PRAIRIE.....	A. N. Douglas
ECKVILLE.....	M. H. Kern	GRIIMSHAW.....	G. J. Benedictson, <i>Asst.</i>
EDMONTON		HAIRY HILL (Sub-Agency) .....	G. S. W. Malcolm
JASPER AVE. & 100TH.....	E. A. James	HARDISTY.....	S. Gasior
E. D. Howard, <i>Asst.</i> , J. J. Moreau, <i>Asst.</i> , H. R. Shewfelt, <i>Asst.</i>		HIGH LEVEL.....	K. J. Porter, <i>Officer-in-charge</i>
10102 JASPER AVENUE.....	D. M. Morrow	HIGH RIVER.....	D. S. Paris
M. R. MacKenzie, <i>Asst.</i> , F. R. Deeks, <i>Asst.</i>		HINES CREEK (Sub-BRANCH) .....	A. G. J. Neveu, <i>Officer-in-charge</i>
10167-102ND ST.....	O. F. R. Sanderman, <i>Acting Manager</i>	INNISFREE.....	D. B. Osburne
10765 JASPER AVENUE.....	E. H. Pritchard	JASPER.....	H. I. Jeffrey
A. A. Emann, <i>Asst.</i>		KITSCOTY.....	O. E. Chomyc
11223 JASPER AVENUE.....	G. L. Killeen	LAC LA BICHE.....	H. A. Linnell
MCLEOD BUILDING		LAMONT.....	R. S. Wilmott
100TH ST. & 101A AVE.....	H. M. Hovey	LETHBRIDGE 391-7TH ST. S.....	K. W. McLean
3924-118TH AVE. (Beverly) .....	A. M. Tarbuck	W. L. Jones, <i>Asst.</i> , C. P. Vallely, <i>Asst.</i>	
5822-111TH ST. (Lendrum Place) .....	H. E. Lee	515-13TH ST. N.....	G. Strauss
6111-101ST AVE. (Ottewell) .....	M. D. Hanson	1502-9TH AVE. S.....	L. J. Klaassen
6414-112TH AVE. (Highlands) .....	A. C. Stewart	MANNING.....	P. P. Kostik
8204-118TH AVE.....	S. D. Harry	MANNVILLE.....	M. A. Booth
8405-112TH ST.....	M. Morozuk	MAYERTHORPE.....	H. E. Madsen
8536-109TH ST.....	W. Sorobey	MEDICINE HAT 577-2ND ST. S.E.....	D. E. Nash
8951-82ND AVE.....	C. E. Marsh	501-3RD ST. S.E.....	W. W. Allen
9505-118TH AVE. (Alberta Ave.) .....	W. F. Forman	CRESCENT HEIGHTS.....	H. D. Lundell
9518-87TH ST. (Strathearn) .....	A. Nordstrom	MILK RIVER.....	J. A. Penz
9578-111TH AVE. (Norwood Blvd.) .....	D. A. Barry	MILLET.....	R. S. Hall
9635-66TH AVE. (Hazeldean) .....	C. S. C. Hughes	MUNDARE.....	C. E. Worth
9662-107A AVE.....	J. R. Campbell	NANTON.....	D. A. Edwards
9903-82ND AVE.....	H. M. Halldorson	ONOWAY.....	C. S. Coates
10004-104TH AVE. (C. N. Tower) .....	W. M. Alston	PEACE RIVER.....	W. H. Kay
10230 PRINCESS ELIZABETH AVE.....	A. A. Mailo	PINCHER CREEK.....	J. R. G. Miller
10318-82ND AVE.....	D. S. Haliburton	PONOKA 5002-50TH ST.....	K. J. Wolstenholme
10431-82ND AVE.....	W. Hull	5002-51ST AVE.....	R. N. Findlay
	C. Graham, <i>Asst.</i>	PROVOST.....	W. T. O'Connor
10704-142ND ST.....	E. A. Sander	RALSTON (Sub-Agency) .....	W. W. Allen
11743-124TH ST.....	S. B. Anderson	RALSTON SUFFIELD EXPERIMENTAL STATION (Sub-Agency) .....	W. W. Allen
12414-102ND AVE.....	W. H. Crockett	REDCLIFF.....	D. J. McKenzie
12556-132ND AVE.....	F. Varga	RED DEER 4902-50TH ST.....	T. E. McPherson
12908-127TH ST. (Calder) .....	K. M. Stobbe	J. S. Hadley, <i>Asst.</i>	
12920-82ND ST.....	A. F. Aloisio	REDWATER.....	H. Pozdnikoff
GROAT RD. & 118TH AVE.....	R. F. Kerr	ROCKYFORD.....	F. S. Sigvaldson
MEADOWLARK PARK SHOPPING CENTRE (Jasper Place) .....	G. L. Martin	ROCKY MOUNTAIN HOUSE.....	W. Rogan
NORTHERN ALBERTA INSTITUTE OF TECHNOLOGY (Sub-Agency) .....	A. A. Mailo	ST. PAUL.....	H. D. Bawden
15106 STONY PLAIN ROAD.....	J. B. Kerr		
15541 STONY PLAIN ROAD.....	B. R. Blocka		
SHERWOOD PARK.....	J. M. Volk		
EDSON.....	G. V. Bolton		
ENCHANT (Sub-Agency) .....	C. G. Appell		
FAIRVIEW.....	C. W. K. Pickett		
FORT MACLEOD.....	K. E. Friesen		

branches continued

BRANCH	MANAGER
SANGUDO	W. I. Murdock
SMOKY LAKE	C. M. Ewasiuk
SPRUCE GROVE	J. W. Allen
STAVELY	V. L. Peatman
STONY PLAIN	C. R. Caton
SYLVAN LAKE	S. C. Logan
TABER	J. F. H. Hamshaw
TAR ISLAND (SUB-AGENCY)	G. Schindel
VAUXHALL	C. G. Appell
VERMILION	E. J. Smith
VULCAN	R. W. Hanley
WARNER	G. H. Scatchard
WASKATENAU	S. Charchuk
WETASKIWIN	J. D. Montgomery J. J. Lapicki, <i>Asst.</i>
WHITECOURT	E. A. Stasyk
WILLINGDON	J. Kmech



## BRITISH COLUMBIA

194 BRANCHES

ABBOTSFORD	R. Strachan
ALBERNI	S. N. McIvor
ALERT BAY	F. C. Garbett
ARMSTRONG	C. G. Suter
BEAVER COVE (SUB-AGENCY)	
(Fri. 3 to 7 p.m.)	F. C. Garbett
BELLA COOLA	M. C. Mackie
BENSON LAKE	
(SUB-AGENCY)	G. L. Marino, <i>Officer-in-charge</i>
BLUE RIVER (SUB-AGENCY)	R. G. Smith
BOSS MOUNTAIN MINESITE	
(SUB-AGENCY)	H. M. Fraser
BURNABY	
BRENTWOOD	J. K. M. Rutherford
HASTINGS & GILMORE	G. J. Keegan
KINGSWAY & McMURRAY	G. T. Winchester
KINGSWAY AT WILLINGDON	K. B. Nielsen
MIDDLEGATE SHOPPING CENTRE	G. W. Shaw
BURNS LAKE	L. Keller
CAMPBELL RIVER	H. F. Frank
CAMPBELLTON, CAMPBELL RIVER	
(SUB-AGENCY)	H. F. Frank
CASTLEGAR	F. J. Gibson
CAWSTON (SUB-AGENCY)	P. K. Hoem
CHASE	R. L. Dore
CHEMAINUS	J. E. Ringheim
CHETWYND	J. W. Mansfield
CHILLIWACK	W. J. Ebdon
	D. G. Lindsay, <i>adj.</i>
CLEARBROOK	D. E. Francis
COMOX	
(SUB-AGENCY)	G. W. Bens, <i>Officer-in-charge</i>
COURTENAY	H. M. Cornwall
CRANBROOK	G. E. Goddard
CRESCENT BEACH	
(SUB-AGENCY)	M. L. Deacon
CRESTON	D. A. M. Mars
CROFTON (SUB-AGENCY)	J. E. Ringheim

BRANCH	MANAGER	BRANCH	MANAGER
DAWSON CREEK	C. J. Alfke	NEWTON	C. A. Bury
	G. S. Farries, <i>Asst.</i>	WHALLEY	J. G. Cook
DUNCAN	W. L. Ogg	NORTH VANCOUVER	
DUNCAN LAKE DAMSITE (SUB-AGENCY)	R. Adderley	LONSDALE & 1ST	R. W. Gurney
FERNIE	A. H. Dawson	1148 MARINE DRIVE	A. J. Hawkins
FORT FRASER (SUB-AGENCY)	R. F. Van Oldenborgh, <i>Officer-in-charge</i>	LONSDALE & 17TH	J. R. Millar
FORT LANGLEY (SUB-BRANCH)	A. W. Sturn, <i>Officer-in-charge</i>	LONSDALE & QUEENS	A. W. Collins
FORT NELSON	W. J. Kozak	LYNN VALLEY	J. W. Bow
FORT ST. JAMES	J. Holt	OCEAN FALLS	A. L. Glynn
FORT ST. JOHN	F. A. Dorward	OLIVER	S. H. Phillips
FRASER LAKE (SUB-BRANCH)	R. F. Van Oldenborgh, <i>Officer-in-charge</i>	100 MILE HOUSE	H. M. Fraser
GILLIES BAY (SUB-BRANCH)	K. J. Weller, <i>Officer-in-charge</i>	PARKSVILLE	P. Mason
GOLDEN	W. R. Bell	PENTICTON	N. H. Affleck
GRAND FORKS	G. N. Griffin	PORT ALBERNI	D. S. Low, <i>Asst.</i>
GREENWOOD	J. I. Hope	PORT COQUITLAM (SUB-BRANCH)	N. J. F. Nicholson
HANEY	M. D. Brownjohn	PORT MCNEILL (SUB-BRANCH)	W. L. Johanson, <i>Officer-in-charge</i>
HOPE	H. R. Grant	POUCE COUPE	A. L. Widnall
HUDSON HOPE	R. A. Fimrite	POWELL RIVER	
INVERMERE	J. E. McNaught	ASH & WALNUT	D. D. Corbould
KAMLOOPS	K. Campbell	WESTVIEW	J. E. Mennie
KELOWNA	J. M. Pettingale, <i>Asst.</i>	PRINCE GEORGE	R. D. Brown
328 BERNARD AVENUE	N. B. Winsby	PRINCE RUPERT	K. W. Freer, <i>Asst.</i>
	J. M. Elliott, <i>Asst.</i>	PRINCETON	L. P. McRae
SOUTHGATE SHOPPING CENTRE (SUB-BRANCH)	E. A. Breiddal, <i>Officer-in-charge</i>	QUALICUM BEACH	L. H. Haddon
KEREMEOS	P. K. Hoem	QUEEN CHARLOTTE CITY	H. L. Harriott
KINNAIRD (SUB-BRANCH)	A. T. Riedel, <i>Officer-in-charge</i>	RADIUM HOT SPRINGS (SUB-AGENCY)	J. E. McNaught
KITIMAT	C. J. Carlson	REVELSTOKE	W. H. Lloyd
LADNER	A. L. Price	RICHMOND	
LADYSMITH	W. G. Kennedy	BRICHOUSE	C. J. Asp
LANGLEY	J. D. Urquhart	No. 1 ROAD & FRANCIS	D. R. Bottomley
LAZO (SUB-BRANCH)	J. E. Swan, <i>Officer-in-charge</i>	No. 4 ROAD & STEVESTON HIGHWAY	R. D. McLennan
LILLOOET	A. R. Drage	SALMO	D. R. Parkinson
MERRITT	E. H. Dodge	SALMON ARM	J. H. Lyons
MICA CREEK (SUB-BRANCH)	G. Marianchuk, <i>Officer-in-charge</i>	SANDSPIT, QUEEN CHARLOTTE ISLANDS (SUB-AGENCY)	H. L. Harriott
MIDWAY (SUB-AGENCY)	J. I. Hope	SAN JOSEF	A. W. G. Brown, <i>Officer-in-charge</i>
MISSION CITY	F. G. R. Winter	SAYWARD (SUB-BRANCH)	J. H. D. Kruithof, <i>Officer-in-charge</i>
NAKUSP	A. Hustwick	SMITHERS	R. E. Ashcroft
NANAIMO		SOINTULA (SUB-AGENCY)	F. C. Garbett
COMMERCIAL STREET	W. B. Morgan	SOOKE	R. A. Erickson
TERMINAL AVENUE (SUB-BRANCH)	H. K. Brown, <i>Officer-in-charge</i>	STEVESTON (SUB-BRANCH)	C. A. Elliott, <i>Officer-in-charge</i>
NATAL	W. L. Revitt	STEWART	M. C. Cooper
NELSON	R. Adderley	TASU (SUB-AGENCY)	H. L. Harriott
NEW WESTMINSTER		TERRACE	A. H. Foltz
544 COLUMBIA STREET	M. L. Parker	TIDE LAKE CAMPSITE (SUB-AGENCY)	M. C. Cooper
6TH & 6TH	W. S. Rogers	TOFINO (SUB-AGENCY)	R. J. Walker
ANNACIS INDUSTRIAL ESTATE	H. A. Smythe	TRAIL	R. Hainsworth
BURQUITLAM PLAZA (546 CLARKE RD.)	G. B. Ashbaugh	UCLUELET	R. J. Walker
AUSTIN & NELSON	G. A. Speed	VALEMOUNT	R. G. Smith
8TH & MCBRIDE	F. H. R. Smith	VANCOUVER	
SAPPERTON	A. G. Laing	HASTINGS & GRANVILLE	H. M. Lane
NORTH KAMLOOPS	R. E. Collard	C. H. Corinaldi, <i>Asst.</i> , G. A. S. Mylet, <i>Asst.</i> , J. M. Jickling, <i>Asst.</i> , D. K. Travers, <i>Asst.</i>	
NORTH SURREY		GRANVILLE & DUNSMUIR	W. J. A. Hill
BAILEY & SCOTT ROAD	H. A. S. Stancombe	A. E. Corbett, <i>Asst.</i> , J. G. R. Scales, <i>Asst.</i>	
FRASER HIGHWAY & PIKE RD. (SUB-BRANCH)	H. H. Henczel, <i>Officer-in-charge</i>	BROADWAY & BALACLAVA	J. A. Perkins
GUILDFORD	E. Yaremchuk	BROADWAY & CAMBIE	E. J. E. Symonds

BRANCH	MANAGER
BROADWAY & MCKENZIE	M. M. MacLeod
BROADWAY & RENFREW	W. J. Irvine
BROADWAY & WILLOW	W. A. Murray
CAMBIE & 41ST	G. C. Hull
COMMERCIAL & 1ST	G. B. Brunskill
DAVIE & BURRARD	D. F. Boyd
DENMAN & ROBSON	S. C. George
DUNBAR & 27TH	D. G. S. Staley
41ST & YEW	R. E. McKinnon
4TH & YEW	R. E. Sowden
FRASER & 46TH	W. F. Nichols
GEORGIA & BURRARD	J. W. Graham
	G. W. Lewis, <i>Asst.</i>
GEORGIA STREET AT PENDER	D. E. Smith
GRANDVIEW HIGHWAY &	
RENFREW	J. C. Heikens
GRANVILLE & ROBSON	W. M. Steele
GRANVILLE & 6TH	D. L. Morton
GRANVILLE & 13TH	A. M. H. Hodgins
GRANVILLE AT 68TH	P. R. Forshaw
HASTINGS & ABBOTT	J. F. Harris
HASTINGS & HAWKS	A. M. Humphreys
HASTINGS & PENTICTON	D. W. Bruce
HASTINGS & RICHARDS	G. A. Harris
	J. L. Bell, <i>Asst.</i>
HOWE & PENDER	R. A. Poole
KINGSWAY & JOYCE	M. F. Bartlett
KINGSWAY & KNIGHT	B. G. Alley
MAIN & BROADWAY	V. G. Coombe
MAIN & PENDER	E. E. Mason
MAIN & 14TH	A. M. Reid
MAIN & 29TH	F. H. Effa
MARINE DRIVE & FRASER	R. Wood
PENDER & BURRARD	D. G. MacMillan
PENDER & BUTE	E. V. Shumka
POWELL & VICTORIA	H. K. Gray
10TH & SASAMAT	J. W. S. Kelly
UNIVERSITY BOULEVARD	C. A. Stone
VICTORIA DRIVE & 41ST	R. A. Morley
VICTORIA DRIVE & 54TH	G. C. M. Wade
VICTORY SQUARE	F. G. B. Andrews
VANDERHOOF	D. J. Chadderton
VEDDER CROSSING	
	(Sub-Branch) D. W. Griffith, <i>Officer-in-charge</i>
VERNON	G. T. Bradley
	A. Moore, <i>Asst.</i>
VICTORIA	
GOVERNMENT & FORT	W. H. Armstrong
	R. J. Moore-Stevens, <i>Asst.</i>
YATES & GOVERNMENT	B. G. Davidson
BURNSIDE & TILLCUM (Sub-Branch)	R. L. Ediss, <i>Officer-in-charge</i>
COLWOOD	H. R. Haynes
DOUGLAS & BAY	H. D. Brimacombe
DOUGLAS & CORMORANT	E. C. Brown
	I. G. Thorncroft, <i>Asst.</i>
FORT & COOK	J. Nissen
FORT & DOUGLAS	E. W. Hall
FORT & FOUL BAY ROAD	R. S. Bafaro
HILLSIDE SHOPPING CENTRE	R. R. Howard
LANGFORD	
	(Sub-Branch) P. Maurin, <i>Officer-in-charge</i>
MAYFAIR SHOPPING CENTRE	P. G. Chesworth
OAK BAY	R. Ousey
SEAVIEW PLAZA (Cordova Bay)	(Sub-Branch) S. Ouchi, <i>Officer-in-charge</i>
SINCLAIR &	
CADBORO BAY ROAD	A. D. Waterman
SUPERIOR & MENZIES	A. L. L. Weslowsky
WEST VANCOUVER	
MARINE & 15TH	A. McKay



## MANITOBA

69 BRANCHES



## NEW BRUNSWICK

18 BRANCHES

BATHURST . . . . .	R. F. Crosby
CAMPBELLTON . . . . .	R. H. Colburne
FREDERICTON	
428 QUEEN STREET . . . . .	D. H. Etter
	E. A. Derby, <i>Asst.</i>
554 QUEEN STREET . . . . .	W. J. Tranter
BRIDGE STREET . . . . .	C. G. Robinson
LANCASTER	
MAIN STREET PLAZA . . . . .	E. J. Buckley
LEWISVILLE	
SHEDiac ROAD . . . . .	R. R. Nadcan
MARYSVILLE (Sub-Agency) . . . . .	D. H. Etter
MILLVILLE . . . . .	L. D. MacLean
MONCTON	
CHURCH & MAIN . . . . .	G. G. Jardine
	Mrs. R. A. Caines, <i>Asst.</i>
1111 MAIN STREET . . . . .	R. E. Hovey
MOUNTAIN ROAD & MAPLETON . . . . .	I. R. Baker

BRANCH	MANAGER
MOUNTAIN ROAD & WALSH	J. A. Campbell
ST. GEORGE STREET	L. E. Patriquin
SAINT JOHN	
KING & GERMAIN	W. K. Marquis
	L. E. Phillips, <i>Asst.</i>
EAST SAINT JOHN, BAYSIDE DRIVE AND EDITH AVENUE	H. E. Smith
SALISBURY	L. T. Spencer
STANLEY	T. G. MacLeod



## NEWFOUNDLAND

10 BRANCHES

BELLEORAM	V. L. Whynot
CARBONEAR	V. E. S. Black
CORNER BROOK	H. W. Rigden
GRAND FALLS	J. P. Greene
HARBOUR BRETON	T. A. Warren
LABRADOR CITY	J. H. Hewko
ST. JOHN'S	
205 WATER STREET	D. L. Macdonald
G. T. McComb, <i>Asst.</i> , L. R. Barrett, <i>Asst.</i>	
ELIZABETH AVE. AT ROWAN ST.	R. R. Ash
HAMILTON AVE. & LE MARCHANT	D. B. Parker
TOPSAIL ROAD (Mount Pearl)	(Sub-Branch)
Miss M. R. Ryan, <i>Officer-in-charge</i>	



## NORTHWEST TERRITORIES

3 BRANCHES

FORT SMITH	W. D. Tordiff
INUVIK	J. I. Hamaliuk
YELLOWKNIFE	W. P. Hladky



## NOVA SCOTIA

26 BRANCHES

AMHERST	W. E. Jefferson
ANTIGONISH	P. C. Hanley
BARRINGTON	L. H. Ernst
BRIDGEWATER	E. W. Pamenter
DARTMOUTH	
56 PORTLAND STREET	R. E. Morse
WYSE & DAWSON	J. R. Hobden
GLACE BAY	A. D. MacLeod

BRANCH	MANAGER
GREENWOOD	H. L. Sandwith
HALIFAX	
GEORGE & GRANVILLE	A. P. Nowers
	J. M. Clegg, <i>Asst.</i>
BAYERS ROAD	
SHOPPING CENTRE	W. B. MacQuarrie
COBURG RD. & LE MARCHANT	I. L. R. Fowler
QUINPOOL ROAD & KLINE	R. F. Hardy
SPRING GARDEN RD. & DRESDEN	C. H. Kydd
HANTSPORT	M. J. MacLean
KENTVILLE	H. D. Smith
KINGSTON	J. H. Ferguson
LUNENBURG	J. W. W. Oxner
NEW GLASGOW	H. M. Swift
PARRSBORO	W. Y. Morton
SHELBURNE	J. D. Fullerton
SPRINGHILL	J. N. Innes
SYDNEY	G. J. Johnston
CAPE BRETON PLAZA	L. W. Chisholm
TRURO	C. A. Yorke
WINDSOR	J. F. Ainsworth
YARMOUTH	C. R. Hurst

BRANCH	MANAGER
BOLTON	R. E. F. Pacey
BOWMANVILLE	K. C. Purdy
BRADFORD	E. W. Tapp
BRAMALEA	R. B. Emerson
BRAMPTON	
MAIN & QUEEN	A. C. Wardrop
QUEEN STREET AT KENNEDY	
(Sub-Branch)	H. L. Brown, <i>Officer-in-charge</i>
BRANTFORD	
MARKET & DALHOUSIE	J. Baikie
	W. J. Hanna, <i>Asst.</i>
BRANTFORD PLAZA	
	J. M. Miller
DALHOUSIE & QUEEN	W. L. Smith
ST. PAUL & KING GEORGE	J. S. Murray
BRECHIN	R. F. C. Buckley
BRIGHTON	H. J. McMullen
BROCKVILLE	E. D. Base
BROOKLIN	E. V. Sutton
BRUCE LAKE, GRIFFITH MINE	
(Sub-Agency)	B. W. Lewis, <i>Officer-in-charge</i>
BRUSSELS	C. F. Parker
BURFORD	D. L. Moore
BURLINGTON	
BURLINGTON PLAZA	F. J. H. Simpson
Mt. FOREST & BRAST	S. A. Spencer
162 PLAINS ROAD WEST	D. R. Lee

BRANCH	MANAGER
CALEDON EAST	
(Sub-Agency)	R. E. F. Pacey
CALEDONIA	R. J. Blackwell
CAMLACHIE (Sub-Agency)	K. C. Beattie
CAMP BORDEN	H. A. Robinson
CANNINGTON	E. L. Burt
CAPREOL	K. E. Morrison
CASTLETON (Sub-Agency)	G. E. Johns
CAYUGA	R. R. Turner
CHATHAM	
99 KING STREET WEST	W. T. Simpson
	C. M. Collier, <i>Asst.</i>
GRAND & KEIL	
(Sub-Branch)	K. W. Whitby, <i>Officer-in-charge</i>
101 KING STREET WEST	D. G. Crozier
RICHMOND & MERRIT	W. M. Fuller
ST. CLAIR & MCNAUGHTON	M. E. Glen
CHESLEY	C. L. Jackson
CLAREMONT	H. T. Green
CLARKSON	
LAKESHORE & CLARKSON RD.	H. K. Taylor
SOUTHDOWN SHOPPING CENTRE	
(Sub-Branch)	J. T. R. Maddock, <i>Officer-in-charge</i>
COBALT	D. C. McNeil
COBOCONK	W. B. Bellamy
COBOURG	J. G. Robertson
COCHRANE	E. A. Stone
COLBORNE	G. E. Johns
COLLINGWOOD	H. G. Hacking
CONISTON (Sub-Agency)	M. S. Macklem
COOKSVILLE	G. M. Olmstead
CORNWALL	J. A. Lusignan
COTTAM	H. R. Flint
COURTRIGHT (Sub-Branch)	J. G. Oswald, <i>Officer-in-charge</i>
CRYSTAL BEACH	
(Sub-Agency)	C. I. McBride
DELHI	J. A. Lloyd, S. E. J. Bondy, <i>Asst.</i>
DESERONTO	E. M. Lush



## ONTARIO

614 BRANCHES

AILSA CRAIG	G. H. Landorkin
AIAK	A. S. McLean
ALTON (Sub-Agency)	K. G. H. Pearce
AMHERSTBURG	W. E. Grondin
ANCASTER	W. R. Mutton
ARKONA	C. Richardson
ARNPRIOR	W. W. Solonenko
ARVA (Sub-Agency)	R. G. B. McBride
ATIKOKAN	P. L. Lynch
ATWOOD	L. R. Pitie
AUBURN	C. R. Bird
AURORA	
43 YONGE STREET SOUTH	T. M. Henry
AURORA SHOPPING CENTRE	W. J. S. Reid
AYLMER	C. D. Barr
AYR	C. A. Broomfield
BALMERTOWN	B. W. Lewis, <i>Officer-in-charge</i>
BARRIE	R. E. Little
BAYFIELD (Sub-Agency)	C. Murray
BAY RIDGES	T. C. Hoey
BEAMSVILLE	L. W. J. Glasgow
BEAVERTON	W. D. Beacom
BELLEVILLE	
FRONT & CAMPBELL	J. R. Blackbourn
BELLEVILLE PLAZA	R. G. Smith, <i>Asst.</i>
(DUNDAS STREET EAST)	B. C. Groh
BINBROOK	H. D. Johnson
BLENHEIM	A. E. Smith
	M. J. Kelterborn, <i>Asst.</i>
BLOOMFIELD	R. H. Bonnett
BLYTH	E. S. Campbell

BRANCH	MANAGER	BRANCH	MANAGER	BRANCH	MANAGER
DIXIE		KING & SANFORD	H. F. Murphy	RICHMOND & KING	W. F. Allen
DUNDAS & PALSTAN	G. A. Hennick	KING & WELLINGTON	E. A. Ward	VICTORIA MEDICAL CENTRE	R. T. Naughton
DRESDEN	S. F. Havens	145 KING STREET EAST	G. T. Shipley	WHARNCLIFFE RD.	J. D. McLean
DUBLIN	L. Humphreys	LOCKE & HERKIMER	H. F. Atherton	LONGLAC	J. M. Shoup
DUNDALK	J. A. Murray	MAIN & ERIE	P. W. Goldring	MANITOUDAGE	R. B. Knowles
DUNDAS	R. D. Burley	MAIN & KENILWORTH	J. E. Bishop	MAPLE	D. O. Moore
DUNGANNON (Sub-Agency)	C. R. Bird	MOHAWK & UPPER PARADISE	H. E. St. Pierre	MARKHAM	W. E. Toman
DUNNVILLE	F. A. Waters	OTTAWA & CAMPBELL	E. J. Kelly	MATHESON	K. L. Jones
DURHAM	E. R. Palmer	QUEEN & YORK	D. G. Morton	MIDLAND	H. F. Major
EASTVIEW		QUEENSTON & GLASSCO	J. F. Ray	MILLBANK (Sub-Agency)	R. A. Rittinger
199 MONTREAL ROAD	H. R. Hayes	SHERMAN & BARTON	C. B. Evans	MILTON	R. M. Harrison
320 MCARTHUR AVENUE	I. D. Matheson	WESTDALE	H. H. Buckle	MILVERTON	R. A. Rittinger
ELLIOT LAKE	R. L. Gavin	HARROW	C. W. Miller	MINDEN	G. S. McKay
EMO	D. D. Scott	HEARST	T. H. Killoran	MITCHELL	W. O. Struthers
ENGLEHART	T. M. Couch	HICKSON (Sub-Agency)	W. Knowles	MONKTON	J. N. A. McKay
ESSEX		HILLSDALE (Sub-Agency)	R. E. Little	MOOSONEE	J. J. Hilker
18 TALBOT ST. NORTH	G. G. Elliott	HORNEPAYNE	W. M. Hollingshead	MOUNT HOPE	C. W. Stewart
TALBOT & GORDON	C. H. Watt	HUDSON (Sub-Agency)	W. Shurniak	NEWCASTLE	H. J. Falk
FALCONBRIDGE (Sub-Agency)	M. S. Macklem	HUNTSVILLE	C. E. McCracken	NEW HAMBURG	H. G. Steinberg
FERGUS	W. A. L. Robinson	ILDERTON	R. G. B. McBride	NEW LISKEARD	J. W. Hornell
FLESHERTON	W. A. Iveson	INGERSOLL	W. B. Garland	NEWMARKET	R. T. Dyer
FOLEYET (Sub-Agency)	J. J. Kimm	JARVIS	G. B. Pyfrom	NIAGARA FALLS	
FONTHILL	H. A. Clement	KAPUSKASING	L. D. Stephenson	514 QUEEN STREET	O. W. C. Blake
FORDWICH (Sub-Branch)	G. O. Joiner, <i>Officer-in-charge</i>	KASHABOWIE (Sub-Agency)	G. A. Mark	BRIDGE & CLIFTON	A. E. MacGirr
FOREST	K. C. Beattie	KENORA	A. W. Reid	DRUMMOND & DUNN (Sub-Branch)	
FORT ERIE	G. L. Prest	KESWICK	G. M. Rome	R. C. Addeman, <i>Officer-in-charge</i>	
FORT FRANCES		KILLALOE	D. Bishop	LUNDY'S LANE &	
SCOTT & MOWAT	H. A. L. Tibbets	KING CITY	D. B. Wadley	DORCHESTER ROAD	A. R. Tilbrook
343 SCOTT STREET	C. R. Thorpe	KINGSTON		MAIN & FERRY	N. G. Pugh
FORT WILLIAM		BAGOT & BROCK	J. M. Bradley	PORTAGE & COLBORNE	B. E. Charlton
VICTORIA & BRODIE	G. A. Mark		R. S. T. Robbins, <i>Asst.</i>	QUEEN & ERIE	R. A. Wilson
D. F. Hodgson, <i>Asst.</i>		KING & BROCK	J. A. McLeod	STAMFORD CENTRE	L. D. Manzer
ARTHUR & EDWARD	D. R. MacLennan	PRINCESS & ALFRED	H. T. McIntyre	THE SKYLON (Sub-Agency)	H. S. McKinnon
409 VICTORIA AVENUE	J. E. Hall	PRINCESS & BATH	C. G. Currie	VICTORIA & CENTRE	H. S. McKinnon
GALT		PRINCESS & SYDENHAM	G. C. McLeod	VICTORIA & WILMOTT	P. N. Flaherty
MAIN & WATER	R. C. Perkins	KINMOUNT (Sub-Agency)	W. B. Bellamy	NIAGARA-ON-THE-LAKE	C. M. Livingstone
R. E. Biggar, <i>Asst.</i>		KIRKFIELD (Sub-Agency)	W. B. Bellamy	NOBLETON	W. J. Pickard
DUNDAS STREET AT HIGHWAY 97	B. G. Loomis	KIRKLAND LAKE		NORTH BAY	
GEORGETOWN		GOVERNMENT ROAD & PROSPECT	J. D. Wall	MAIN & FRASER	I. B. Hayes
MAIN STREET	D. M. Wingrove	38 GOVERNMENT ROAD WEST	F. G. Godfrey		A. C. Beatty, <i>Asst.</i>
GUELPH & MOUNTAINVIEW	A. Martin	KITCHENER		1236 ALGONQUIN AVENUE	R. K. Robinson
GODERICH	C. Murray	KING & QUEEN	W. L. Dawson	NORWICH	G. Friesen
GOWGANDA (Sub-Agency)	F. G. Godfrey		D. G. Haley, <i>Asst.</i>	OAKVILLE	
GRIMSBY	S. R. H. McKee	FAIRVIEW PARK SHOPPING CENTRE	H. P. Morrell	LAKESHORE & GEORGE	L. J. Turnbull
GUELPH		FREDERICK & EDNA	G. M. G. Shafley		T. J. May, <i>Asst.</i>
ST. GEORGE'S SQUARE	S. Haworth	KING & WATER	R. S. Hodgson	KERR & FLORENCE	J. G. Longwell
J. D. Kirkup, <i>Asst.</i>		LANCASTER & ELIZABETH	J. D. McIntosh	LINBROOK SHOPPING CENTRE	R. V. Jacobi
23 COLLEGE AVENUE WEST	R. G. Mutrie	LAKEFIELD	A. F. Tierney	OAK-QUEEN MALL	C. Kettle
SPEEDVALE & WOOLWICH	W. H. Tunney	LANGTON	T. M. Wood	PINEGROVE PLAZA, 499 PINEGROVE RD.	
146 WYNDHAM STREET	J. E. Sibbald	LARDER LAKE (Sub-Agency)	D. A. Skorey	(Sub-Agency)	L. J. Turnbull
HAGERSVILLE	C. F. Foster	LEAMINGTON	G. T. Shipley	3RD LINE & REBECCA	W. E. Millar
HAMILTON		LEFROY (Sub-Agency)	R. E. Little	ONAPING (Sub-Agency)	M. S. Macklem
KING & JAMES	A. C. Hopkins	LINDSAY	H. H. Hotson	ORANGEVILLE	K. G. H. Pearce
J. L. Callaghan, <i>Asst.</i>	K. C. O'Brien, <i>Asst.</i>	LISTOWEL	G. Ross	ORILLIA	J. M. Scott
BARTON & LOTTRIDGE	M. E. Thompstone		R. D. Berry, <i>Asst.</i>	ORONO	R. M. Dickson
BARTON & PARKDALE	J. S. Taylor	LITTLE BRITAIN	J. R. Hesser	OSHAWA	
BARTON & WOODWARD	L. E. Kehoe	DUNDAS & RICHMOND	R. F. Henthorn	KING & SIMCOE	A. G. F. Little
574 CONCESSION STREET	G. K. Smith		R. B. Riley, <i>Asst.</i>	KING & STEVENSON	L. H. Nicolle
DELTA (KING & MAIN)	J. U. Gibson	ADELAIDE & HURON	J. W. Elliott	944 SIMCOE STREET NORTH	R. C. Bryden
GAGE & FENNEL	W. Calvert	ADELAIDE & OXFORD	J. M. G. Boag	SIMCOE & ATHOL	R. D. Ireland
GREATER HAMILTON		DUNDAS & CLARKE SIDE ROAD	P. G. Haley	SIMCOE & RITSON	C. L. Gunter
SHOPPING CENTRE	J. J. Lowery	DUNDAS & DORINDA	P. M. Graham	STEVENSON & ROSSLAND	R. C. Johnson
JAMES & BARTON	W. C. Pizer	DUNDAS & FIRST	R. J. McIntosh	373 WILSON ROAD SOUTH	R. O. Mason
JAMES & FENNEL	P. A. Challen	DUNDAS & WATERLOO	G. T. Klein	OTTAWA	
JAMES & YOUNG	H. B. Kitchen	OXFORD & HYDE PARK	J. R. Hutchinson	119 SPARKS STREET	E. S. Duffield
KING & ROSEDALE	F. E. Wilson	OXFORD & RICHMOND	B. J. McKinnon	R. J. Hamer, <i>Asst.</i> , G. W. Lewis, <i>Asst.</i>	
				ALTA VISTA PLAZA	C. J. Kelley

branches continued

BRANCH	MANAGER	BRANCH	MANAGER	BRANCH	MANAGER
BANK & COOPER.....	W. G. Waugh	BAYVIEW & TAYLOR MILLS	A. H. Hargreaves, <i>Officer-in-charge</i>	CEDAR & LISGAR.....	O. W. Treusch
BILLINGS BRIDGE PLAZA.....	M. F. Conway	(SUB-BRANCH).....		LA SALLE & BARRYDOWNE.....	J. I. Quinn
CARLING & PRESTON.....	F. S. Gray	YONGE & LEVENDALE.....	R. M. Wilson	SUNDERLAND.....	H. S. Jenkins
CARLINGWOOD SHOPPING CENTRE.....	W. G. Niblett	RICHVALE (SUB-AGENCY).....	A. T. Crosier	TAMWORTH.....	W. J. Carroll
254 ELGIN ST. AT SOMERSET.....	W. M. Bowers	RIDGETOWN.....	J. G. Fraser	TAVISTOCK.....	H. M. Gardner
212 LAURIER AVENUE WEST.....	J. W. Knechtel	RIDGEWAY.....	C. I. McBride	TECUMSEH.....	A. G. A. McCourt
1518 MERIVALE ROAD (City View).....	W. G. Patterson	ROUGE HILLS.....	J. S. Skinner	TERRACE BAY.....	W. E. McMicking
QUEENSWAY & BLAIR.....	G. R. Caseley	ST. CATHARINES		THEDFORD.....	C. H. Hauser
RIDEAU & SUSSEX.....	E. W. Armstrong	KING & QUEEN.....	T. A. Henson	THESSALON.....	W. A. Cullis
	R. H. Drummond, <i>Asst.</i>		K. J. Farrell, <i>Asst.</i>	THORNHILL.....	R. L. Kenney
363 ST. LAURENT BLVD. (Manor Park).....	C. T. Field	FAIRVIEW MALL.....	R. G. Albu	THOROLD.....	R. R. Henderson
62 SPARKS STREET.....	E. H. Dean	LAKE & CARLTON.....	E. A. Rubel	TILBURY.....	E. M. Shier
WELLINGTON & ROSS.....	C. I. Preece	9 LOCK STREET (Port Dalhousie).....	D. T. Fraser	TILLSONBURG	
OWEN SOUND.....	N. E. Spencer	NIAGARA & SCOTT.....	G. H. Marlow	69 BROADWAY AT BALDWIN.....	R. G. Gropp
PAINCOURT (SUB-BRANCH)	L. P. Daigneault, <i>Officer-in-charge</i>	NIAGARA PENINSULA SHOPPING CENTRE.....	R. R. Butson	86 BROADWAY AT OXFORD.....	L. F. Dougherty
PALMERSTON.....	G. W. Ralph	PAGE & QUEENSTON.....	W. G. Empringham	TIMAGAMI (SUB-AGENCY).....	J. W. Hornell
PARIS.....	A. H. Wyse	ST. PAUL & GENEVA.....	D. G. Hall	TIMMINS	
PARKHILL.....	W. St. Pierre	ST. PAUL & McDONALD.....	J. C. Williams, <i>Asst.</i>	PINE & THIRD.....	J. J. Kimm
PARRY SOUND.....	W. G. Weber	ST. PAUL & QUEEN.....	N. F. Cassidy	36 PINE STREET SOUTH.....	M. M. Willison
PEFFERLAW.....	W. L. King	ST. CLEMENTS.....	J. R. McGill	TORONTO	
PEMBROKE.....	W. M. Thompson	ST. DAVIDS.....	W. A. Murray, <i>Asst.</i>	25 KING STREET WEST.....	J. A. C. Hilliker
PERTH.....	A. McLellan	ST. THOMAS	D. C. Shortreed	D. A. Lewis, <i>Asst.</i> , R. I. M. Martin, <i>Asst.</i> , A. W. Moysey, <i>Asst.</i> , W. W. Pegg, <i>Asst.</i> , R. G. Russell, <i>Asst.</i> , M. Ryles, <i>Asst.</i> , W. F. Spence, <i>Asst.</i> , R. N. Wood, <i>Asst.</i>	
PETERBOROUGH		440 TALBOT STREET.....	J. Brawley	ADELAIDE & PETER.....	G. J. Brand
WATER & HUNTER.....	F. J. Petrie	TALBOT & PRINCESS.....	W. J. Benedict	R. O. Doran, <i>Asst.</i>	
GEORGE & RINK.....	J. F. Mogan	WEST END.....	G. C. Barber		
MONAGHAN & LANSDOWNE.....	J. K. Clarke	ST. WILLIAMS (SUB-AGENCY).....	J. R. Thomson		
138 SIMCOE STREET.....	F. A. McIlveen	SANDWICH.....	G. C. Cuthbert		
PICKERING.....	L. H. Taylor	SARNIA			
PICTON.....	A. D. Pearce	FRONT & LOCHIEL.....	J. Adams		
PLATTSVILLE.....	A. H. Perry	CHRISTINA & CROMWELL.....	P. J. Brown, <i>Asst.</i>		
PORT ARTHUR		EXMOUTH & COLBORNE.....	R. B. Knight		
ARTHUR & CUMBERLAND.....	J. M. Heal	SAULT STE. MARIE	E. J. Dean		
BAY & ALGOMA.....	D. A. Jeffery	530 QUEEN STREET.....	V. F. Berdux		
CUMBERLAND & PARK.....	H. N. Murphy	ALBERT & HURON.....	B. R. Hart, <i>Asst.</i>		
INTER-CITY PLAZA.....	G. J. Baron	GORE & QUEEN.....	K. A. Rintoul		
PORT BURWELL.....	R. T. Allan	HIGHWAY 17 NORTH AT MCNABB STREET.....	J. N. McMillan		
PORT COLBORNE		WELLINGTON & CHURCHILL.....	T. C. Scott		
WEST & CHARLOTTE.....	A. I. McIntyre	SCHOMBERG.....	W. S. Scott		
56 CLARENCE STREET.....	J. M. Cordery	SCHUMACHER.....	R. O. Winters		
DURHAM AT WELLAND (SUB-BRANCH) T. O. Fraser, <i>Officer-in-charge</i>		SEAFORTH.....	J. F. Hibbert		
HUMBERSTONE.....	W. J. Carruthers	SEBRINGVILLE (SUB-AGENCY).....	L. F. Ford		
PORT CREDIT		SELKIRK.....	T. A. Inglis		
DIXIE PLAZA.....	R. K. Aylesworth	SHAKESPEARE (SUB-AGENCY).....	R. E. Hannigan		
LAKESHORE & BRIARWOOD.....	W. E. Bouchier	SHEDDEN.....	T. A. Inglis		
LAKESHORE & STAVEBANK.....	J. S. Milligan	SIMCOE.....	G. S. Dickinson		
LAKEVIEW.....	G. Coulter	SIOUX LOOKOUT.....	E. W. Patchell		
LORNE PARK SHOPPING CENTRE.....	E. W. Gamble	SMITHS FALLS.....	W. C. Simpson, <i>Asst.</i>		
PORT ELGIN.....	M. Hackett	SOMBRA.....	J. L. Cope		
PORT HOPE.....	R. G. Baker	SOUTHAMPTON.....	E. J. Tiltman		
PORT McNICOLL (SUB-AGENCY) .....	H. F. Major	STEVENSVILLE.....	V. C. Allen		
PORT PERRY.....	D. A. McRitchie	SOUTH PORCUPINE.....	J. G. MacCall		
PORT ROWAN.....	J. R. Thomson	STONEY CREEK.....	G. A. Fraser		
PORT STANLEY.....	T. R. Hardcastle	STOUFFVILLE.....	C. F. Pratt		
PRESTON.....	G. B. Dunlop	STRAFFORDVILLE.....	T. E. Reed		
PRINCETON.....	J. H. Hawke	STRATFORD.....	G. A. Robinson		
RAINY RIVER.....	W. J. Drysdale	STRATHROY.....	T. A. Inglis		
RED LAKE.....	D. C. Emiry	STREETSVILLE.....	D. D. Wells		
RED ROCK.....	R. W. Best	SUDBURY	F. T. Marsh		
RICHMOND HILL 57 YONGE STREET SOUTH.....	A. T. Crosier	ELM & ELGIN.....	M. S. Macklem		
BAYVIEW & MARKHAM.....	W. A. Jones		N. L. Adams, <i>Asst.</i>		

BRANCH	MANAGER	BRANCH	MANAGER	BRANCH	MANAGER
DANFORTH & BROADVIEW.....	G. E. Martin	KEELE & FINCH.....	P. V. Larter	782 ST. CLAIR AVE. WEST	
DANFORTH & CARLAW.....	J. A. Ferrier	KEELE & FLAMBOROUGH.....	I. D. J. Bain	AT ARLINGTON.....	W. P. Parr
DANFORTH & COXWELL.....	D. M. Davies	KENNEDY ROAD & SOUTHLAWN		1758 ST. CLAIR AVE. WEST AT	
DANFORTH & LANGFORD.....	J. W. Cockburn	(SUB-AGENCY).....	M. D. Gamble	SILVERTHORN.....	A. R. Stephenson
DANFORTH &		KING & BAY.....	D. N. Greig	ST. CLAIR & VAUGHAN.....	A. N. Durham
MONARCH PARK.....	P. Kaye	B. G. Harrington, <i>Asst.</i> , R. C. McElwain, <i>Asst.</i> , A. L. Smith, <i>Asst.</i>		SCARLETT RD. &	
DANFORTH & VICTORIA PARK..	W. J. S. Fisher	KING & DUFFERIN.....	D. A. Clutton	FONTENAY COURT.....	J. D. Gardner
DANFORTH & WOODBINE.....	W. R. Donald	KING & JARVIS.....	F. O. Bancroft	SENTINEL & HUCKNALL	
DANFORTH ROAD &		B. G. Comber, <i>Asst.</i> , W. Foote, <i>Asst.</i>		(SUB-AGENCY).....	P. V. Larter
BIRCHMOUNT.....	E. W. Hone	KING & SHERBOURNE.....	A. W. Thomson	SHEPPARD & BIRCHMOUNT.....	M. D. Gamble
DIXON ROAD & CARLINGVIEW .....	G. J. O'Neil	KING & SPADINA.....	B. D. Kav	SHEPPARD & GLENWATFORD.....	V. F. Johnson
DIXON ROAD &		KING & VICTORIA.....	F. E. K. Udell	SHEPPARD AVE. AT PHARMACY.....	V. A. Voss
MARTIN GROVE.....	K. A. MacDiarmid	KING & YORK.....	C. B. Sinclair	462 SHERBOURNE ST. AT	
DON MILLS & LAWRENCE.....	F. H. Hemming	348 KING ST. E. AT PARLIAMENT	D. H. Porteous	WELLESLEY.....	R. J. Rolland
R. A. Coughlin, <i>Asst.</i>		Kingston Rd. & Balsam.....	J. E. Stevenson	SILVERTHORN & ROGERS.....	G. H. Carter
DOVERCOURT & DUPONT.....	J. A. Basanta	Kingston Rd. & Birchcliff.....	C. A. Stephenson	SIX POINTS PLAZA.....	E. R. Hastings
DUFFERIN PLAZA		Kingston Rd. & McCowan.....	R. L. Wilson	SPADINA & COLLEGE.....	E. T. Smith
(Dufferin & Aude Sts.) (SUB-BRANCH)		Kingston Rd. at Midland.....	N. W. McIntyre	462 SPADINA RD.	A. Main, <i>Asst.</i>
D. D. McKinnon, <i>Officer-in-charge</i> (relieving)		4528 Kingston Rd.....	A. G. Cooper	(Forest Hill Village).....	C. F. McKeown
DUFFERIN & GLENCAIRN.....	J. M. Regan	Kipling & Redcliff.....	W. E. McLean	327 SYMINGTON AVE. AT DUPONT...	F. J. Hall
H. A. Livingston, <i>Asst.</i>		Kipling & Westhumber.....	E. A. Matheson	TORONTO INTERNATIONAL AIRPORT	
DUFFERIN & RAMSDEN.....	R. W. E. Wood	Laird & McRae.....	R. A. Eaton	ADMINISTRATION BUILDING (SUB-BRANCH)	
DUFFERIN & RANEE.....	H. M. Newton	2405 LAKE SHORE AT SUPERIOR	D. F. Roberts, <i>Asst.</i>	F. T. D. Corby, <i>Officer-in-charge</i>	
2045 DUFFERIN ST. AT ROGERS (SUB-BRANCH)	D. C. Melrose, <i>Officer-in-charge</i>	(Mimico).....	A. L. Meadowell	UNIVERSITY & ADELAIDE.....	A. T. Jarvis
DUNDAS & BLOOR.....	W. R. Henderson	LAKE SHORE & 7TH		UNIVERSITY & KING.....	J. G. Hutchinson
DUNDAS & BURNHAMTHORPE .....	K. E. Sheppard	(New Toronto).....	A. S. Titus	443 UNIVERSITY AVE. AT	
DUNDAS & EUCLID.....	R. A. Anderson	LAKE SHORE & 36TH		DUNDAS.....	E. B. Henderson
DUNDAS & GLADSTONE.....	J. R. Izzard	(Long Branch).....	W. J. McConaghy	VAUGHAN ACRES INDUSTRIAL PARK,	
DUNDAS & HIGH PARK.....	H. R. Harrop	LANSDOWNE & WALLACE.....	M. A. Cass	KEELE ST. & RIVERMEDE RD...	R. A. Baulcomb
DUNDAS & JARVIS.....	W. H. Armitage	LAWRENCE & KEELE.....	A. K. Walls	VICTORIA PARK & ELLSMERE.....	J. S. Martin
DUNDAS & RUNNymeDE.....	C. L. Cushing	LAWRENCE & KENNEDY.....	P. A. Jolly	VICTORIA PARK & SWEENEY.....	N. J. Hearn
DUNDAS & VICTORIA.....	R. W. Trowern	LAWRENCE & WARDEN.....	R. F. Riddell	1118 VICTORIA PARK AVE. AT	
D. W. Potvin, <i>Asst.</i>		1865 LESLIE STREET		ST. CLAIR.....	G. W. Adams
228 DUNDAS ST. W. AT		(near York Mills Rd.).....	R. M. Atkinson	WEST MALL & BRIDGEWAY.....	G. A. Salter
UNIVERSITY.....	J. V. Cressy	MALTON.....	N. J. Tapscott	WESTON.....	E. F. Barlow
2896 DUNDAS ST. W. AT		MOUNT PLEASANT & MANOR...	D. C. Wilson	WESTON RD. & BRADSTOCK.....	E. C. Gamsby
MAVETY.....	W. I. Groskurt	NORTHTOWN SHOPPING CENTRE.....	P. Helary	1174 WESTON RD.....	C. R. Blakley
EAST TOWER—TORONTO CITY HALL		OAKWOOD & ROGERS.....	W. G. McLarty	WILMINGTON & OVERBROOK.....	K. A. Heggie
(SUB-BRANCH) J. C. E. Filkin, <i>Officer-in-charge</i>		O'CONNOR & DOHME.....	C. A. Leonard	WILSON & ALLINGHAM.....	R. J. O'Donnell
EGLINTON & BATHURST.....	R. A. Trought	OLD KINGSTON RD. AT MORRISH...	H. C. Wass	WILSON & JANE.....	C. B. Banks
EGLINTON & BAYVIEW.....	E. S. Turner	ONTARIO FOOD TERMINAL.....	T. F. Watts	WILSON & KEELE.....	R. D. Heaton
EGLINTON & BRIMLEY.....	J. M. Rainey	1037 PAPE AVE. AT COSBURN .....	D. C. Prescott	WILSON & LADY YORK.....	W. B. Clark
EGLINTON &		PARLIAMENT & CARLTON.....	C. W. Illes	1717 WILSON AVE.....	S. J. Burt
Mt. Pleasant.....	L. A. Schilling	QUEEN & BATHURST.....	G. M. Parkinson	Woodbine & Mortimer.....	H. Holmes
EGLINTON & OAKWOOD.....	B. C. Williams	QUEEN & BROCK.....	W. E. Tannahill, <i>Asst.</i>	YONGE & ALBERTUS.....	H. G. Coupland
EGLINTON & ROSEBURY.....	J. H. Stewart	QUEEN & CARLAW.....	H. J. Thompson	YONGE & BLOOR.....	H. F. Mason
EGLINTON SQUARE SHOPPING CENTRE	I. C. Smith	QUEEN & GRANT.....	C. W. Austin	YONGE & BROOKDALE.....	J. C. Birnie
EGLINTON & VICTORIA PARK....	W. T. McNeil	QUEEN & KINGSTON RD.....	C. W. E. Carter	YONGE & CHARLES.....	F. W. Carthew
EGLINTON & WARDEN.....	F. B. Mee	QUEEN & RONCESVALLES.....	W. E. Nichols	YONGE & COLLEGE.....	T. C. MacLean
EGLINTON & YARROW.....	D. B. Morton	QUEEN & SIMCOE.....	A. C. Duncan	YONGE & EGLINTON.....	M. E. Phippen
1995 EGLINTON AVE. E.....	P. W. Reid	QUEEN & SPADINA.....	S. W. Wells	YONGE & FINCH.....	T. H. Merrick
2400 EGLINTON AVE. W.		QUEEN & SPADINA.....	R. S. Jeffery, <i>Asst.</i>	YONGE & GOULD.....	D. D. O. Bell
(near CALEDONIA RD.).....	R. L. Cansfield	QUEEN & ST. CLAIR.....	T. W. Bruce	YONGE & MILLWOOD.....	W. L. McAndless
ELIZABETH ST. AT DUNDAS.....	L. J. Walker	B. D. G. Jones, <i>Asst.</i>		YONGE & PLEASANT BLVD.....	P. R. Hoare
ELLESMERE & BIRCHMOUNT.....	G. Beattie	QUEENSWAY & ISLINGTON.....	E. T. Nunn	YONGE & QUEEN.....	G. J. Macdonald
ELLESMERE & MIDLAND.....	R. L. Sutherland	QUEENSWAY & KIPLING.....	F. E. Pendrel	YONGE & RICHMOND.....	D. T. G. Butterfield
1575 ELLESMERE AT McCOWAN....	A. E. Brooks	REXDALE & ISLINGTON.....	N. B. Donald	YONGE & ST. CLAIR.....	E. J. J. Doyle
FINCH AVENUE W. & JAYZEL.....	H. F. Rixon	REXDALE & KIPLING.....	T. K. Leithwood	YONGE & SHEPPARD.....	H. M. Kelson
FLEMINGDON PARK		REXDALE & MARTIN GROVE.....	E. H. Coleman	YONGE & WELLINGTON.....	E. H. Stevens
SHOPPING CENTRE.....	J. N. McKenzie	RONCESVALLES & WRIGHT.....	M. P. Whyte	199 YONGE ST.....	A. L. Anderson
440 FRONT ST. W. AT SPADINA...	D. W. Slorach	ROYAL YORK PLAZA.....	E. A. Rowntree	138 YORKDALE SHOPPING CENTRE	J. R. Horgan, <i>Asst.</i>
GERRARD & GREENWOOD.....	R. E. Donely	RUNNymeDE & ANNette.....	F. L. Cordiner	YORK MILLS RD. AT PARKWOODS VILLAGE DRIVE	
GERRARD & PAPE.....	J. L. Stephen	ST. CLAIR & AVENUE RD.....	J. M. Hazlewood	(Don Mills).....	A. MacDougall
GUILDWOOD PARKWAY &		ST. CLAIR & BOON.....	J. E. Pitts	TRENTON.....	E. Trueman
LIVINGSTON.....	P. A. Holdsworth	ST. CLAIR & DUFFERIN.....	R. D. Scott	TWEED.....	C. Simpson
ISLINGTON & RATHBURN.....	S. H. Pummell	ST. CLAIR & O'CONNOR.....	R. Main		
JANE & ANNette.....	K. R. Allbright	ST. CLAIR & RUNNymeDE.....	I. D. Campbell		
JANE & SHEPPARD.....	J. E. Spik				

branches continued

BRANCH	MANAGER
UNIONVILLE	M. MacKenzie
UXBRIDGE	J. A. McBratney
VICTORIA HARBOUR (Sub-Agency)	H. F. Major
VIENNA (Sub-Agency)	R. T. Allan
VINELAND	R. J. Adamson
VIRGIL (Sub-Agency)	W. G. May
VIRGINIATOWN	D. A. Skorey
WALKERTON	D. S. McPherson
WALKERVILLE	
415 DEVONSHIRE ROAD	W. E. Blum
WYANDOTTE & LINCOLN	J. Luther
WALLACEBURG	A. K. Thede
WATERDOWN	L. B. King
WATERLOO	W. H. Birss
WELLAND	
22 KING STREET	R. B. Dierlam
MAIN & HELLEMS	L. M. Wedd
56 WEST MAIN STREET	G. E. B. Morgan
WELLAND PLAZA (Sub-Branch)	A. M. McDonald, <i>Officer-in-charge</i>
WELLESLEY	L. J. Crozier
WHITBY	A. R. B. Conrad
WINDSOR	
OUELLETTE & RIVERSIDE	E. J. Edmonds
	G. E. Angus, <i>Asst.</i>
DORWIN SHOPPING CENTRE	J. G. Griffin
232 DROUILLARD ROAD	M. M. Miles
GATEWAY PLAZA	J. O. Barker
HURON LINE & TECUMSEH BLVD.	R. C. Tuck
OTTAWA & MOY	H. G. Smith
	D. C. Woodiwiss, <i>Asst.</i>
OUELLETTE & UNIVERSITY	R. A. George
OUELLETTE & WYANDOTTE	W. L. Buller
RIVERSIDE	L. A. Barron
TECUMSEH & GLADSTONE	L. Daniels
TECUMSEH & LAUZON	G. E. Bowman
TECUMSEH & LINCOLN	F. C. Malone
TECUMSEH BLVD. AT PILLETTE	C. L. Kress
WALKER ROAD AT E. C. ROW AVE.	J. W. Herdman
WYANDOTTE & AYLMER	W. H. Boyce
WINGHAM	G. W. Beard
WOODSTOCK	
DUNDAS & GRAHAM	W. Knowles
DUNDAS & HURON	R. Burke
DUNDAS & MARKET SQUARE	C. F. Blackman
WOODVILLE	R. M. Hyde
WROXETER	J. F. Alcorn



## PRINCE EDWARD ISLAND

8 BRANCHES

ALBERTON	A. L. Tibbitts
CHARLOTTETOWN	D. E. Carruthers
	D. W. F. Munro, <i>Asst.</i>
MONTAGUE	W. B. Sharpe
MURRAY RIVER	J. S. Edgecombe
SOURIS	D. B. MacClure

BRANCH	MANAGER
SUMMERSIDE	D. B. MacDougald
	B. L. Nauss, <i>Asst.</i>
SUMMERSIDE CANADIAN FORCES BASE (Sub-Agency)	D. B. MacDougald
TIGNISH (Sub-Agency)	A. L. Tibbitts



## QUÉBEC

180 BRANCHES

BRANCH	MANAGER
HAUTERIVE (Sub-Agency)	P. Martel
HAVRE-ST-PIERRE	J. R. S. Paquet, <i>Officer-in-charge</i>
HEMMINGFORD	F. P. LaRoche
HOWICK	O. W. Mattinson
HULL	G. A. Marcoux
HUNTINGDON	L. A. Sanderson
IBERVILLE (Sub-Agency)	M. F. Jessop
JACQUES-CARTIER	J. A. Doucet
JOLIETTE	G. Bienvenue
JONQUIÈRE	H. J. Lanoue
JOUTEL (Sub-Agency)	J. L. D. Y. Mayrand
LACHINE	
NOTRE-DAME & 11TH AVE.	J. E. A. Tassé
45TH AVE. & ST-JOSEPH	J. F. Taylor
LACOLLE	J. N. R. Martin
LA GUADELOUPE	P. F. G. Binette
LAPRAIRIE	J. J. B. M. A. Deslauriers
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	M. R. C. Pratt, <i>Asst.</i>
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DÉCARIE & FERRIER	J. I. Ross
DE L'ÉGLISE & LAURENDEAU	J. J. L. R. Bélanger
DORCHESTER & BEAVER HALL	D. W. K. Goodfellow
1444 DORCHESTER BLVD. WEST	W. R. Cotton
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MONT-ROYAL & DE LA ROCHE	J. E. Poliquin
NOTRE-DAME & DUQUESNE	L. Taylor
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PHILLIPS SQUARE	W. Williams
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STE-CATHERINE & STANLEY	H. T. Davies
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ST-HENRI	J. B. Cashion
ST. JAMES & MCGILL	B. H. Myers
	S. Higginson, <i>Asst.</i> , A. G. Coulbeck, <i>Asst.</i>

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ST. JOHN'S & PIERREFONDS BLVD.....	J. Y. G. Houde	SILLERY.....	J. A. D. Desaulniers	LANIGAN.....	J. F. King
POINTE-CLAIRE		SOREL.....	J. D. Gillis	LA RONGE.....	F. A. Martin, <i>Officer-in-charge</i>
FAIRVIEW CENTRE.....	L. J. Cole	SUTTON.....	R. C. LeBlanc	LASHBURN.....	F. R. Conklin
ST. JOHNS & HYMUS.....	T. P. C. Carlyon	THETFORD MINES		LEADER.....	A. G. Ilsley
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PORT-CARTIER.....	J. C. D. Cadotte	THETFORD MINES SHOPPING CENTRE		LOON LAKE.....	N. Mulgrew
QUÉBEC		(SUB-BRANCH) J. A. Y. Dufour, <i>Officer-in-charge</i>		LOREBURN.....	H. A. Hryciw
139 ST. PIERRE.....	L. G. R. Poulette	JOHNSON & CAOUETTE		LUCKY LAKE.....	R. J. Davidson
BÉLVEDÈRE & STE-FOY.....	S. A. Caron, <i>Asst.</i>	(SUB-BRANCH) J. A. Y. Dufour, <i>Officer-in-charge</i>		MAIDSTONE.....	J. A. C. Parker
LA CANARDIÈRE.....	M. E. Hamel	VAL D'OR.....	B. A. Hewett	MANKOTA.....	J. A. Low
PLACE FLEUR-DE-LYS.....	L. F. Lyonnais	VALLEYFIELD.....	J. R. LeCouffe	MAPLE CREEK.....	T. Brown
873 ST. JOHN (Upper Town).....	J. P. Y. Marcoux	VERDUN		MAYMONT.....	R. J. Wedel
ST. JOHN & D'AUTEUIL (Upper Town).....	J. Y. Blais	WELLINGTON & GALT.....	R. Coderre	MEADOW LAKE.....	H. C. O'Brien
RICHMOND.....	J. H. G. Bernier	3270 WELLINGTON.....	G. W. Larocque	MELFORT.....	J. K. Webster
ST-ROCH.....	P. H. D. McCarthy	WATERLOO.....	H. C. Snow	MEOTA.....	B. A. Miller
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ROSEMÈRE.....	D. J. H. Seguin	WESTMOUNT		MOOSE JAW	
ROUYN.....	L. T. Garon	SHERBROOKE & VICTORIA.....	G. A. McGerrigle	MAIN & HIGH.....	M. W. Garratt
ST-BRUNO.....	S. Pratte	WINDSOR.....	J. Schinck	MAIN & ATHABASCA.....	W. K. Winchell
ST-CHRYSOSTOME.....	R. M. Fournier			CANADIAN FORCES BASE.....	J. C. Petersen, <i>Officer-in-charge</i>
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ST-EUSTACHE.....	J. A. Paradis			NAICAM.....	R. E. Delgaty
ST-FERDINAND				NORQUAY.....	C. H. Johnston
D'HALIFAX.....	J. P. Galipeau			NORTH BATTLEFORD.....	J. Wright
STE-FOY				PANGMAN.....	A. E. Bamford
QUATRE-BOURGEOIS & DE L'ÉGLISE.....	J. E. J. A. H. Audet			PRINCE ALBERT.....	J. G. Anderson
ST-HYACINTHE.....	R. Teasdale			RADISSON.....	V. W. Wittman
ST-JEAN				RADVILLE.....	D. B. Sykes
RICHELIEU & ST-JACQUES.....	M. F. Jessop			REDVERS.....	H. L. Willett
J. P. J. Chamberland, <i>Asst.</i>				REGINA	
DORCHESTER & LEBEAU (SUB-AGENCY).....	M. F. Jessop	ABERDEEN.....	J. R. Young	1736 SCARTH STREET.....	H. A. Slater
ST. JOHNS AIRPORT (SUB-AGENCY).....	M. F. Jessop	ALLAN (SUB-AGENCY).....	G. E. Taylor	R. B. Waldie, <i>Asst.</i>	
		ASSINIBOIA.....	B. R. Christenson	11TH & SCARTH.....	J. S. Ink
		BENGOUGH.....	R. F. Matchett	ALBERT & 25TH.....	H. E. Waters
				ALBERT & VICTORIA.....	J. D. Mackay
				BROADWAY & MONTREAL CRES.....	C. K. Beatty



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94 BRANCHES

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ALLAN (SUB-AGENCY).....	G. E. Taylor
ASSINIBOIA.....	B. R. Christenson
BENGOUGH.....	R. F. Matchett

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VICTORIA & HAMILTON	P. C. A. Noonan
11TH & McINTYRE	W. H. Baker
RIVERHURST	A. M. Thiel
ROCKGLEN	R. E. Cowley
ROSTHORN	P. Wiens
ROULEAU	W. S. Folgizan
ST. WALBURG	W. A. M. Minto
SASKATOON	
2ND AVE. & 21ST	G. E. Taylor
	R. J. Wunderlich, <i>Asst.</i>
2ND AVE. & 22ND	S. A. Heron
IDYLWYD DRIVE & 33RD ST.	R. W. Hogg
BROADWAY & TAYLOR	M. Fedec
CIRCLE DR. & ALBERTA AVE.	J. P. Sutherland
434-20TH STREET WEST	J. H. C. Allan
STOUGHTON	J. P. Thiel
SWIFT CURRENT	L. H. Rowlatt
TURTLEFORD	G. R. Sutherland
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URANIUM CITY	R. R. Eberle
VONDA	G. B. B. Wood
WADENA	W. C. Whitell
WASKESIU (SUB-AGENCY)	J. G. Anderson
WATSON	I. H. Moore
WEYBURN	C. U. Miller
WILKIE	W. MacKinnon
WILLOW BUNCH	S. C. Clute
WISETON	J. K. MacDuff
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CLINTON CREEK	
(SUB-AGENCY)	V. G. Peters
DAWSON	V. G. Peters
WATSON LAKE	N. McEvoy
WHITEHORSE	
MAIN & 2ND	D. C. Trumpour
4TH & BAXTER (SUB-AGENCY)	D. C. Trumpour

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Box 181, WALL ST. P.O.,	
NEW YORK 10005, N.Y.	
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	R. A. McKerrill, <i>Agents</i>
A. F. McLaughlin, H. G. A. Palazzi, <i>Asst. Agents</i>	
PORTLAND BRANCH, 303 S.W. SIXTH AVE.,	
PORTLAND 97207,	
OREGON	J. McIntosh, <i>Manager</i>
	B. V. Davis, <i>Asst.</i>

SEATTLE BRANCH, 801 SECOND AVE.	
P.O. Box 100, SEATTLE 98111,	
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(SUB-AGENCY)	J. D. Haig
POTTERS CAY	R. L. Anderson
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(GRAND BAHAMA ISLAND)	J. D. Cockwell
	J. A. M. Wrafter, <i>Asst.</i>
FREEPORT BAHAMA CEMENT SITE	
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(SUB-AGENCY)	G. E. Ashcroft
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(SUB-AGENCY)	J. H. Spence
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